For meaning of this number see page 245.

No. 004366

JOHN BULL

Vol. IV. No. 93. SATURDAY, MARCH 14, 1908. ONE PENNY.

[Registered at the G.P.O. as a Newspaper.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

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Vol. IV. No. 93. Saturday, March 14th, 1908. One Penny.

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THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

The storm, brewed by the *Times*, in a tea-cup, about the alleged correspondence between the German Emperor and Lord Tweedmouth, affords an instructive example of journalistic indiscretion. Even if we were to assume that His Majesty had attempted to influence the British Government in the direction of reducing armaments, and that his object was to facilitate the invasion which is so popular among the baser novelists, we imagine that a British Minister might be trusted to do the right thing. Lord Tweedmouth may not be a statesman of the first rank, but he is not a child or a fool, to be taken in so easily as the alarmists appear to imagine. Moreover, a friendly interchange of opinions is much more likely to promote a good understanding than the cold, formal methods of ordinary diplomacy. We protest against silly scares of this kind, and we hope that a searching enquiry will reveal the precise responsibility of the journalistic spies who have sought to make capital out of a very harmless incident.

On another page we publish a first instalment of our directory of clerical shareholders in brewery and allied companies. It is, of course, possible that since the list was originally compiled some of the reverend investors may have parted with their holdings. Indeed, we do hear of a remarkable activity in the transfer departments since our speech on the first—and, perhaps, last—reading of the Licensing Bill.

A very widespread interest is being manifested in our Divorce Law Reform Bill, and piteous indeed are some of the stories which reach us from victims of the present law. Here are a few statistics which may cause people to ponder. There are at present about 60,000 married persons whose husbands or wives are in lunatic asylums; about 7,000 married persons are annually separated by judicial orders—*and about* 40,000 *illegitimate children are annually born in England and Wales.* A pretty picture, in a Christian country, isn't it, dear reader? Will you vote for our Bill?

The advertisements in the *Morning Post* continue to afford instructive reading. A large portion of the front page every day appears to be given up to importunate beggars, quacks, and parasites of all sorts. Here is the appeal of an impudent cadger:—

> TO the ROMANTIC.—Will any kind person make two people happy by GIVING a GENTLEMAN a START? Is in a position with no prospects: full particulars and highest references.—Address K., 003000, "Morning Post" office, Strand.

Why there should be anything specially romantic in providing a start for a "gentleman" who has apparently proved himself incapable of making one for himself, may safely be left to sentimental persons to explain. We should have thought that his position was sufficiently common to be extremely prosaic, but perhaps he imagines that the subtle suggestion of someone else, presumably a female, being dependent upon his feeble efforts may appeal to somebody's curiosity.

Then we have the generous offer of a distinguished dame to take over all our affairs, from finance to furniture, from dress to domestics:—

> ARE YOU WORRIED ABOUT ANYTHING? SOCIETY LADY of wide experience and an Oxford B.A., B.C.L., gives expert ADVICE on Matters Social, Financial, Legal, and Domestic; tasteful dress and furnishings a speciality; personal interviews arranged; strictest confidence observed.—Address Bureau d'Avis, 09824, "Morning Post" office, Strand.

We confess that the mention of the Oxford B.A. does not greatly add to our confidence, but if the lady is of a romantic turn she might try to do something for the gentleman with no prospects. If, however, she is only looking out for such people as possess more money than brains, we would warn her that they are usually provided with plenty of expensive advisers.

And here is a dazzling offer, almost worthy of the *Daily Mail* scheme for continental tours:—

> ONE WEEK'S FREE HOLIDAY by the sea, for 1,000 INVESTORS (including board, lodgings, and travelling expenses from Victoria), to those who ADVANCE £10 each on Thursday for three months.—For particulars, write to Developments, care of 00196, "Morning Post" office, Strand, W.C.

The advertiser does not inform us where the holiday is to be, but if it is to be spent at a Margate or a Southend-on-

Sea boarding house, we should not regard it as altogether a free treat, unless the £10 is to be invested in a very tempting manner. At the same time, we must admit that we are astounded by the advertiser's moderation in asking for only £10,000. We suppose that, if the whole sum came in by Thursday, any further banknotes would be contemptuously refused.

"Temperance Wins" is the verdict of the *Daily News* with reference to the result of an application made recently to the Licensing Justices for the Highgate division. It appears that the "Freehold Arms" in the Sydney Road, New Southgate, is a tavern much used by the inhabitants of the district. It had been licensed in the same family for many years, and had always been well conducted. The only drawback was that as the population had increased more room was required, and the object of the application was that larger premises further down the road might be substituted in order "to provide better and increased accommodation for the customers." The "Temperance" party opposed, on the ground that "the residents of the neighbourhood did not require the new house." The application was refused, and the *Daily News* refers to this result as a "Temperance victory." How can these Stigginses defend their conduct? Over and over again we find them objecting to the renewal of licences on the ground that the premises do not provide sufficient accommodation, yet in this case, where the licensee is willing to spend money in order that his customers may be properly accommodated, and not cooped up like geese in a paté-de-foie-gras hutch, they raise objections which bigoted benches of magistrates generally uphold. It is all very stupid.

We note that a discussion is again rife on the merits of the cold tub. The argument is as old as the hills, but only experience is entitled to a voice in it; the opinions of theorists won't wash. Cold tub summer and winter is prize-medal heroism. For the man of sound constitution, living an outdoor life, nothing could be better; it sort of hardens him off. But cold tub to men who live a sedentary life is, in the words of a West End specialist, "d——d madness." It is the persistent shock of jumping out of bed every morning and going under which does the mischief. And the mischief is apt to be serious.

Mr. E. S. Tylee, of Balliol College, Oxford, thinks that it is "an outrage on common sense to educate girls and boys separately," and there is much to be said for this view. "The wonder is," adds Mr. Tylee, "not that so many marriages turn out ill, but that so many turn out well under our present system of education." A lady, Mrs. Ennis Richmond, of St. Leonard's School, Baldock, argues on the same side in a striking phrase. "If," she says, "boys and girls mixed freely from childhood, marriage would by degrees take its proper place in the estimation of mankind." As matters are, our education methods set up brick walls between girls and boys, with the result that they grow up understanding little or nothing about each other. If girls knew a little more of boys, and boys a little more of girls, in the freedom of the school classes and the playground, women would probably know a great deal more of men and men of women by the time they began to think of marriage. The truth is, the sexes never do know much of each other until after they are married—and then, unfortunately, it is often too late to learn.

The Servian Regicides appear to be the converse of the proverbial prophet, for they are now honoured in no country save their own. An interesting little story has just reached us from Vienna. At the time of the recent Aerenthal-Tittoni interview, Count Apponyi, Hungarian Minister for Education, was staying at an hotel at Semmering. One morning, when he was taking his usual constitutional, he happened to sit down on a seat which commanded a particularly beautiful view. A few minutes later a man came up to him and said rudely, "You have taken my seat. Get away with you." Naturally enough, the Count was not to be bullied in this way, and, after a lively altercation, visiting cards were exchanged. On returning to his hotel, the Count looked at the card which he had received, and found that it belonged to a Servian colonel, who was notorious as one of the principal assassins of the late King and Queen. Our informant does not say so, but we gather from rumours which have reached us that the challenger was Colonel Mashin, the late Queen's brother-in-law, who was responsible for some of the worst outrages upon her dead body. When his seconds arrived at the hotel, the Count informed them coldly that he had no intention of giving satisfaction to "a scoundrel, a murderer, and a thief." The seconds went away without a word, and the Servian colonel left Semmering that same day. So the story goes.

A contemporary moralises over the fact that "William Pitt could appear in the House of Commons in a state of beastly intoxication while Prime Minister, without provoking any unfavourable remark." This is attributed to "the progress of education and refinement." We are not quite sure about either assertion. It depends upon what precise state of intoxication is now regarded as "beastly." We will not pause to inquire into the propriety of the adjective, though we believe that no beasts, with the possible exception of monkeys, are unduly free with the bottle. Some might attribute the decrease of the more offensive forms of inebriety to the improved quality of liquor rather than to better education or greater refinement. Personally, we do not see what education—in the technical sense of the phrase—any more than licensing, has to do with the question. The perusal of cheap classics, halfpenny newspapers, or even popular works of science is, we should imagine, likely to drive anyone to drink. Nor is a thirst for knowledge necessarily incompatible with a thirst for whisky-and-soda. As for refinement, if it means luxury, it is more likely to go with conviviality than the healthy outdoor exercise wherein our fathers indulged. No doubt statistics can be found to show that less liquor is consumed, but then statistics can be made to prove anything. Insobriety depends a good deal upon fashion, and, when it is unfashionable, its indulgence generally takes place in private. But we are not prepared to make an affidavit that "beastly intoxication," or, at any rate, what a police doctor would call by that name, is now entirely unknown—even in the House of Commons. We must not tell tales out of school, but we need not go back to the days of Pitt to find men under the influence of alcohol at St. Stephen's. There is a well-known story of Disraeli on the Treasury Bench, so much overcome that he could only wave his arms about and make unsuccessful attempts to utter the words "British Constitution." On another occasion, when he had delivered a very flowery oration, Mr. Gladstone made pointed reference to "the sources from which the right hon. Gentleman derived his inspiration." But the House was sufficiently Conservative to resent the innuendo, and refused to listen to the rest of his speech.

The fact that we are in Lent, and that scarcely anyone now dreams of adhering to the old custom of abstinence is one of many illustrations of the great change which has taken place in popular ideas. The transition from the nineteenth to the twentieth century, or from the reign of Queen Victoria to that of King Edward, was much more than a chronological or historical change. New manners, new habits, new

points of view suddenly came in apparently from nowhere, and our grandfathers would be far more surprised if they could see us to-day than they would have been by our appearance, say, in 1900. Development and change are natural enough, but we are at a loss to account for their suddenness in this particular instance. The popularisation of motor-cars was certainly not sufficient to explain the phenomenon, and the Americanisation of our newspapers was an effect rather than a cause. Among other effects we should certainly reckon the decay, not of religious feeling, but of religious display. The display of fanatical or fantastic sects is not a case in point, for few would admit that it is in any sense religious. And even where it survives, it does so in a far less virulent form. If every generation had not invariably boasted of being better than its predecessors, we would attribute the change to a growth of common sense.

The other day Succo, the fasting man, told a County-court Judge that the fasting business was so bad in these times that he was hardly able to make a living at it; which seems to show that when he doesn't eat he can get bread, and when he eats he can't. Apparently nobody is going to fast this Lent, the theologic notion of punishing the mortal flesh to save the immortal soul being about played out, even among High Churchmen and Roman Catholics. Regarded as days of fasting, Lent has been very much of a humbug, a farce, and a fraud for years. At most it was a change of diet. If the deeply religious ate less meat they consumed more fish. Personally, we need as much food and drink during Lent as before Epiphany or after Trinity, and we trust we do no peril to our soul by trying to get it. Anyway, we are taking the risk. Your good health.

There was an amusing account of the Prince of Bulgaria's wedding in a halfpenny paper. The bride "wore some magnificent family jewels, which were borrowed for the occasion, and returned immediately after the ceremony," though why they should not have been kept until the end of the "occasion" does not appear. At any rate they were only *bijoux d'occasion*. Then there was a reception in the great hall of the castle, where "the Bulgarian Minister, M. Stanicoff'" (*sic*) "handed the bride £6 as a present from the Bulgarian nation." We can picture to ourselves the frantic efforts, the committees and sub-committees, the house-to-house collections, the anxious nights and days which must have been necessary before this vast sum could be raked in. We can also imagine the patriotic pride with which Stancioff must have pulled out the fortune so recklessly committed to his care. By the way, why do halfpenny papers confer the title of "M." upon all foreigners indiscriminately?

The hens are coming home to roost with a vengeance. A year ago the Moderates engineered one of the most amazing campaigns of election lies which ever discredited the local politics of London. They placarded the town with posters bearing the picture of a ferocious-looking villain pointing at the Man in the Street, and under it the legend, "It's your money we want." They charged the Progressives with being wastrels of public money, with faking public accounts, with publishing balance-sheets of fictitious profits. They engaged the riff-raff of London for their processions at a price per head. They were as lavish in their promises as in their denunciations. When they were elected the rates were to be reduced; economy, efficiency, and all the public virtues were to be the order of the day. Well, they have been a year in office; and in that period they have had to confess that the Progressive administration was clean and honest, and that there was no faking of public accounts. And now they announce an increase in the rates of a penny in the £. Poor deluded, over-burdened ratepayer! It was your money they wanted. And they have commenced to get it. But it would probably have been the same in any case.

That is a pretty little quarrel between Mr. H. G. Wells, the Socialist novelist, and Mr. F. T. S. Rippingall, of Norfolk. Mr. Rippingall was recently reported to have quoted Mr. Wells as saying in a pamphlet, "So in future it will not be my wife or your wife, but our wives." On this Mr. Wells retorted that if Mr. Rippingall could find those words in anything written by himself he would forfeit £1,000. Mr. Rippingall now replies that he did not say Mr. Wells used those words. He quoted from the pamphlet as written by Mr. Wells the words, "Essentially the Socialist position is a denial of property in human beings. Not only must land and the means of production be liberated, but women and children, just as man and things, must cease to be owned"; "so," Mr. Rippingall commented on his own behalf, as we have quoted above. And certainly if Mr. Wells does not mean that, it is difficult to understand what he does mean. Yet he repudiates the doctrine of common usage of wives with all the fervour of a man who has been slandered. Perhaps he will therefore become his own plain interpreter for plain men, and lift his Socialistic doctrine, whatever it is, out of the mists of terminological obscurity.

Mr. George Meredith is a standing puzzle by reason not only of the obscurity of his writings, but of the loud noise which is attending his belated recognition as a great author. What on earth has he ever done to deserve fame? He is certainly not a popular writer, and we dare wager that only a very small proportion of the English-speaking race have ever had the patience to wade through his works. We are not saying that mere popularity with the populace is a necessary ingredient of celebrity. The man in the street is usually and very properly quite content to take reputations on trust, when they are vouched for by competent critics. But Meredith's vogue was little more than a fleeting fashion, which has introduced him to bookcases and drawing-room tables, but never has and never can assure him an extensive audience. His plots are slender and unconvincing. His characters are fairly natural, but are painted with such an infinity of meticulous touches, with such a plethora of pigment, that they seem to live and move in a haze, like some of the creations of Turner after his eyes had gone wrong. His epigrams, too, possess a ponderous ingenuity capable of producing sardonic laughter long after they have been assimilated; in fact, we are disposed to liken his writings to the Teutonic gibberish of Thomas Carlyle, for there is much in common between them. It would have been far kinder to leave him unmolested in the twilight of his days rather than to excite him with the fierce light of illuminated addresses from busybodies, notoriety-hunters and quidnuncs. And now, as Mr. Jim Crow sometimes says, we feel better.

In "Tancred," Disraeli said, as other people had probably said before him, that everything comes to a man if he will only wait. Probably by this time Mr. E. J. Churcher has begun to think that there is something in the allegation. Fifty-one years ago, as a young civilian caught up in the red terror of the Indian Mutiny, he was sent by the Governor of the United Provinces to attempt to restore British authority in Etah, seventy miles from Agra, and on the high road from Delhi to Cawnpore. Mr. Churcher performed valiant and devoted service, took Etah, and maintained British authority there until the wave of the terror was beaten back and India was saved. For fifty years after the Mutiny he acted as unpaid special magistrate in the

United Provinces, and eventually came to England, unremembered and unsung. The King heard of Mr. Churcher, and having called the attention of the India Office to him, that grateful Department of State acknowledged his existence and has informed him as and from January 1st of this present year of grace, he will be graciously permitted to receive a pension of £100, paid quarterly. Mr. Churcher is now 76, and we trust he will live as many years as possible in order to enjoy it. The facts suggest that if there chances to be any other extant Mutiny veteran between 70 and 80 years of age who performed conspicuous services for his Queen and country he may yet receive a pension if he can manage to live until the India Office hears of him, and has looked into its dust-laden pigeon-holes for evidence of his authenticity.

The Peers are grumbling about the worn-out red leather which upholsters their sacred benches. "The House of Lords," said Lord Londonderry, "is destined to last for many years yet to come, and it should be housed in a manner befitting its dignity." That Lord Londonderry is correct in his surmise there seems little reason to doubt. It may even survive the last tattered remnants of its own red leather. Nevertheless, it will encourage the enemies of the Lords to know that they are uneasy about their seats. Still, these be hard times, and, in common with Lord Crewe, we can hold out no hope of expenditure in the Lords for decorations. If, therefore, the Peers decline to sit in the seat of the scornful they must stand on their dignity.

A vast number of people object to the State acquisition of railways. Sir E. Paget, the Chairman of the Midland Railway Company, does not appear to be among them. He told the shareholders the other day that he had no objection whatever, "provided that the interests of the shareholders are properly guarded." In other words as long as the price is big enough, the Midland is willing to sell; and probably most of the other railway companies would be willing to accept an offer on similar conditions. But there is no hurry. The Chancellor of the Exchequer has no cash to spare, and so the shareholders of railway companies must shuffle on as best they can for the present. Our own view is that every public monopoly should belong to the State.

Viscount Esher has caused a holy hubbub once more. It is scarcely three weeks since the *Morning Post* solemnly lectured him on his iniquity in refusing to join the "Imperial Maritime League," whose aim is to smash his old friend, Sir John Fisher. And now he has upset the military clubs by publicly declaring that "the average intellectual equipment, the power of careful reasoning, and the store of accumulated knowledge are inferior in the higher ranks of the Army to what is found in men in relative positions in other walks of life." He has also exploded the old toothsome fallacy about a Field Marshal's baton being somewhere in every private's knapsack. This has taken the breath clean out of Whitehall. The truth is, Lord Esher is sick of all the pettiness that goes on at the War Office, and the constant struggle between the military and civilian element for top place. He was private secretary to the Marquis of Hartington when War Minister, and learned a lesson then which made him refuse the offer of Mr. Brodrick's place when that worthy crossed over to the India Office. He prefers to be a free lance, and, having to some extent reconstructed the War Office, means to do what he can to stamp out tomfoolery in the Army.

The *Pelican* is an amusing little paper which enjoys a deserved popularity among mummers. But sometimes it betrays a tendency to exaggerate the importance of its clients. In a recent issue it published a letter from a correspondent asking how it would be possible (1) to get an introduction to an Actor or Actress on the stage; (2) to get a pass to go behind, provided you know no one at the theatre who can accommodate you." Surely this was a very harmless, though perhaps a rather silly request. The words "Actor or Actress" show that no idea of improper familiarities had crossed the inquirer's mind. Indeed, the capital letters to the words imply an exaggerated reverence. The *Pelican*, however, evidently places mimes on an even higher pedestal, for it waxes quite wroth over the presumption of its correspondent. It is not, however, very consistent on the part of the mummer-worshipping *Pelican* to dismiss its stage-struck correspondent with a flea in his ear. After all, perhaps the poor fellow wanted the introduction only in order to obtain a job as a scene-shifter or walking gentleman—whatever that may be.

Administrators of the law appear to be even more eccentric in Scotland than they are in South Britain. The latest Shallow to arouse contempt and derision is Bailie Grandison, of Barrhead. A man was brought before him on a charge of creating a disturbance at the house of his parents. He had plenty of excuses, but these were not listened to, and we read that "the bailie characterised him as a pest to everybody. Nobody wanted him in this world, nor, he thought, in the next world either. He would send him to Glasgow for another sixty days." We can easily imagine that this was a more terrible punishment than hard labour or the treadmill or the cat-o'-nine-tails, though we do not know whether the transportation to Glasgow included imprisonment. Probably it was quite sufficient punishment in itself. But, be that as it may, we can only characterise the reference to the next world as an offensive exhibition of insolence and stupidity. Vague assurances of comfort and luxury after death have always been regarded as an appropriate consolation for mourners, paupers, and even criminals. But if they are to be withheld from a man merely because he chooses to worry parents, who do not appear to have treated him very sympathetically, there remains absolutely no inducement to attempt reformation.

There seem to be a great number of practical jokers abroad. Last year they displayed their humour in a series of sensational thefts, among which the disappearance of the Ascot Cup was not the least ingenious. This year the great game appears to be to hoax newspapers. This is such an easy job that we wonder it has not hitherto appealed more frequently to humorists. As they content themselves with perfectly harmless hoaxes, no one can be very seriously angry with them so far. They have invented a story about a musical ghost and the expected collapse of a tower of Exeter Cathedral. Now they have gone on to take in the *Daily Chronicle*, *Daily Express*, and *Daily News* with a telegram reporting the seizure of smuggled tobacco at Teignmouth. The cream of this jest lies in the fact that the seizure really did take place fifty years ago, and all the details, down to the name of the informer, are correctly given. It would be amusing to test the credulity of the editors of English daily papers still further and find out once for all whether there is anything on earth which they would absolutely refuse to swallow. In view of their great lack of general knowledge, we are inclined to imagine that their legs could be pulled to any extent, and we commend the idea to such of our readers as take kindly to new games. To stimulate their enterprise, we hereby offer a prize of five guineas for the most amusing hoax whereby a London daily paper shall be deceived during the next three weeks. The only conditions are that we shall be informed of the hoax beforehand and then supplied with cuttings to show how far the papers have been victimised. That will secure genuineness—and at the same time safeguard JOHN BULL!

We are aware that the medical profession is a close and tyrannical corporation, allowing far less latitude to its members than even the most arbitrary trades union. We quite agree that it should exercise a supervision over the conduct of its members, but we think it is going a little too far in insisting upon the practice of vivisection as an absolutely indispensable part of medical training. Even if it be assumed that without vivisection surgery can make no advances, it would still be possible for non-vivisecting surgeons to assimilate the discoveries of their less squeamish colleagues. But the average doctor regards any opposition to the practice of vivisection as an insult to be resented to the uttermost. We have seen the turbulent violence of medical students in their attempts to destroy a monument which reflected upon their favourite diversion. Now we have the General Council of the King Edward's Hospital Fund for London not only refusing a grant to the National Anti-Vivisection Hospital at Battersea, but contemptuously declining to give any reasons for making an exception. Their reasons, of course, are obvious, but, as this hospital fund was collected by the pretext that it was a national, almost a loyal and patriotic demonstration, we think it should be impartially administered. At any rate, when Hospital Sunday comes round again many people who possess tender feelings for animals may be tempted to hesitate before contributing to any general fund. Or, if they desire to contribute to the relief of suffering humanity, they may send their subscriptions direct to the Secretary of the National Anti-Vivisection Hospital, and help to make up the income whereof he has been unfairly deprived.

"Text" of the Licensing Bill: Thou shall not steal—except upon giving fourteen years' notice of your intention to do so.

What is Your Number?

OUR WEEKLY BALLOT FOR FIFTY HELPERS AT A GUINEA APIECE.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published on this page.

To each of the holders of copies of JOHN BULL bearing any of such numbers we will, upon production of a sufficient portion of the cover to identify the date and number pay the sum of ONE GUINEA, in return for his (or her) using his best endeavour for one week to increase our circulation.

The following claims have been received for issues of January 25th and February 1st:—

Mr JOHN STEPHEN GUNNER, 13 Munster Road, New King's Road, Parson's Green S.W. (No. 80,707).
Mr. S. JOHNSON, 225, Borough High Street, S.E. (No. 102,389).
Mr. JOHN LEE, 39, Infirmary Road, Sheffield (No. 38,698).
Mr. FRED W. SHILLITO, 19 Fairy Terrace, Grange Street, Fountain Road, Hull (No. 32946).
Mr. W. DUGGAN, 2 Strand Street, Liverpool (No. 35,343).
Mr. WALTER DUNBAR, Accountant's Office, Great Northern Railway, King's Cross, N. (No. 70,768).
Mr. HARRY DARBY, 3, Nelson Street, Clayton Lane, Clayton, nr Manchester (No. 65,766).
Mr. S. TORRINGTON, Glenavon, Ebenezer Terrace, Newport, Mon. (No. 90,772).
Mr. ERNEST W. WEST, 51, Dyer's Hall Road, Leytonstone (No. 49,150).
Mr. ALEX. MUNRO, 79, High Street, Rutherglen, N.B. (No. 10,259).
Mr. S. BAKER, 16, Gairloch Road, Camberwell, S.E. (No. 84,690).
Mr. WM. LAWRENCE, 22, Bourne Avenue, Salisbury (No. 9049).
Mr. H. D. HASLEWOOD, 139, Temple Chambers, Whitefriars, E.C. (No. 48,666).

The following are the fifty numbers for our issue of FEBRUARY 8th:—

51; 2181; 4861; 5121; 6941; 8936; 9104; 9163; 10045; 13892; 14829; 15084; 18833; 19612; 20042; 20342; 23507; 29842; 35241; 39721; 40635; 40828; 40836; 47256; 49087; 49100; 50404; 57012; 58667; 60765; 61085; 65043; 67453; 72360; 74330; 75383; 78148; 79005; 80962; 83240; 83674; 88002; 88755; 88866; 89612; 91266; 102695; 106181; 106601; 109099.

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED.

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED APRIL 18TH (PUBLISHED APRIL 16TH).

"John Bull's" Biscuits.

For announcing that Culloden's Delight won the Coventry Handicap Steeplechase, and that "all ran except Culloden's Delight and Storm King,"
THE *MANCHESTER EVENING NEWS*
TAKES THE BISCUIT.

For publishing the following paragraph: "The death is announced, at the age of ninety-fluenza, which had been 34 and 84 in the preceding Lechhampstead, near Buchingham."
THE *BIRMINGHAM GAZETTE & EXPRESS*
TAKES THE BISCUIT.

For stating that a man "was found shot dead," and "lingered for about three hours,"
THE *BIRMINGHAM GAZETTE*
TAKES THE BISCUIT.

For announcing that "in the United States there was, in 1850, one criminal to every 442 of the population; in 1880, there was one to every 855. That is to say, there were twice as many criminals in 1880."
THE *PENNY PICTORIAL*
TAKES THE BISCUIT.

For informing the Manchester Council, with respect to queues outside theatres, that "some of the people standing in the street were twenty yards long,"
COUNCILLOR BOWIE
TAKES THE BISCUIT.

For stating that a Rishton man was in receipt of a "weekly annuity,"
THE *SHEFFIELD EVENING TELEGRAPH & STAR*
TAKES THE BISCUIT.

For reporting that an overdue vessel "sailed from Southampton for Llanelly on December 16th, 1307, and was sheltering off Lymington on December 23rd, 1907,
THE *DAILY TELEGRAPH*
TAKES THE BISCUIT.

For publishing a picture of Mr. George Meredith in a donkey chair and representing him as taking daily exercise in his pony carriage,
LLOYD'S NEWS
TAKES THE BISCUIT.

For stating that "the prisoner was born in 1851 and is now, therefore, 41 years old,"
THE *MORNING LEADER*
TAKES THE BISCUIT.

For advertising for a "strong, useful maid-attendant, paralysed, not bed-ridden,"
MISS SIMMONS (of Eastbourne)
TAKES THE BISCUIT.

MR. BOTTOMLEY AND THE LICENSING BILL.

The following are the terms of the Amendment which Mr. Bottomley has put down to the Second Reading of the Licensing Bill:—

That, inasmuch as (1) under the operation of the Act of 1904, the number of licensed premises is being steadily diminished: (2) during the past three years the consumption of alcoholic drink per head of the population has considerably decreased: (3) the number of convictions for drunkenness has greatly fallen: (4) the statistics relating to the drink traffic are most satisfactory in those portions of the United Kingdom where restrictive regulations are least in force: and (5) the renewal of a license, subject to good behaviour, has by operation of both law and custom, come to be regarded as an equitable expectancy, upon the faith of which large sums have been invested by all classes in the community, this House is of opinion that no necessity exists at the present time for any further amendment of the law relating to the sale of intoxicating liquors, and expresses its opinion that, in the best interests of temperance, it is desirable to continue to rely upon the educational and moral influences which are at present bringing about so marked an improvement in the drinking habits of the people.

THE PARSON AND THE "PUB."

LIST OF CLERICAL SHAREHOLDERS.—I.

In the course of his speech on the Licensing Bill, Mr. Bottomley mentioned that he had extracted from the joint stock registers the names of clerical shareholders in brewery and kindred companies, and that they considerably exceeded a thousand in number. In view of the interest which has been aroused from this statement, we propose to publish the list, and below is the first instalment.

Bass, Ratcliff, and Gretton, Ltd.

	Pref. Shares.
Acford, Rev. B. H., St. Luke's Vic., Nutford Place, W...	600
Brewster, Rev Herbert C., South Kelsey Rectory, Lincoln	500
Chapman, Rev. William E., Freshford, near Bath....	533
Dorling, Rev. Edward E., 40, Palace Mans., Kensington	200
Mullins, Rev. George H., Great Billing Rec., Northampton	138
	Pref. Stock.
Burn, Rev. John H., Gt. Cheverell Rec., Devizes, Wilts	500
Burroughes, Rev. Edward R., 16, Lower Berkeley St., W.	430
Flint, Rev. Stamford R., Nansaw san Ladock, Cornwall	1300
Green, Rev. Arthur, Longdon Vic., nr. Tewkesbury, Glos.	400
Hamilton, Rev. Charles J., St. John's Vicarage, Derby	500
Harris, Rev. Fredk. W., 22, Carlton Rd., Putney, S.W.	1725
Hippesley, Rev. William, Cameley Rectory, Somerset...	2000
Holbeck, Rev. Hugh, Farnborough Vicarage, Banbury	150
Hopwood, Rev. Walter W., Brookside, Louth.....	240
Lawrance, Rev. R., Hollesby Rec., Woodbridge, Suffolk	200
Luckock, Very Rev. H. M. (Dean of Lichfield), Lichfield	585
Martin, Rev. John H., The Vicarage, Whitstable, Kent	450
Mitchell, Rev. James R. M., 39, Palmerston Pl., Edinboro'	690
Pearson, Rev. George, 28, Park St., Bare, Morecambe..	300
Rowe, Rev. John, Long Load Vic., Langport, Somerset	498
Sacre, Rev. Arthur J., 60, Queen Victoria Street, E.C...	1200
Jones, Rev. F. H., Gt. Cheetham St., W. Manchester..	
Stallard-Penoyre, Rev. S. B., Evesham Rd., Cheltenham	1710
Tidswell, Rev. Samuel W., Harewood, Dovercourt, Essex	500
Toy, Rev. John H., Swaffham, Norfolk.....	136
Weeks, Rev. Charles H., Godalming, Surrey.....	1300
Wells, Rev. Harry M., Scarletts, Twyford, Berks.....	1300
Wigan, Rev. Percy F., Tewkesbury (19,510 Ord. Shrs.)	6439

Showell's Brewery Co., Ltd.

	Pref.	*Ord.*	*Gtd.*
Allcock, Rev. A. E., 46, Carpenter Rd., Edgbaston ..	..	..	30
Armytage, Rev. N. G., Boston, Lincolnshire	..	..	100
Bacon, Rev. Reginald, 3, Denmark Terr., Brighton ..	..	..	40
Baines, Rev. Joseph, Dilkhusa, Fleet, Hants	..	..	20
Baynes, Rev. M. C., Ringwould Rec., near Dover	70	..	160
Bond, Rev. W. H., High Ongar Rectory, Essex.. ..	..	..	20
Corner, Rev. A. E., Eversley, Avenue, Bournem'th ..	..	..	100
Couchman, Rev. E. H., Packwood Vic., Warwick ..	..	..	47
Davies, Rev. W. H., Adelaide House, Enfield....	34	..	..
Davies, Rev. Huson S., Ottershaw, Chertsey.....	15	..	..
Edwards, Rev. E. L., Ashleigh Newbridge, Wol'ton ..	..	..	20
Gem, Rev. H. A., The Vicarage, Wirksworth.... ..	..	15	..
Hill, Rev. R. B., Womblington Rec., March, Cambs. ..	..	14	..
O'Sullivan, C.C., Rev. M., Fethard, Co. Tipperary ..	..	..	10
Parker, Rev. C. S., Vicarage, N. Lowton, Darl'gton ..	..	..	61
Power, Rev. G. B., Kilfane Glebe, Co. Kilkenny..	17	..	..
Ryan, C.C., Rev. P. J., Presbytery, Sun St., Tunstall ..		10	..
Scott-Hall, Rev. W. E., Plas Llanfaelog, Anglesey ..	..	..	60
Stanley, Rev. J., Vicarage, Billingshurst, Sussex.. ..	..	..	37
Stevens, Rev. L., The Priory, Royston, Herts.		20	..
Symonds, Rev. E., Risby Rec., Bury St. Edmunds ..	..	..	50
Vickers, Rev. W. V., Knowle Lodge, Sidmouth		25	..
Watson, Rev. H. C., Gainford Vic., Darlington..	15	42	..
Warburton, Rev Mark, Kilmington Rec., Bath ..	10	..	..
Wayet, Rev. S. W., Stoke Vicarage, Salisbury.... ..		..	13
Wiseman, Rev. H. J., Screwsleby Rec., Horncastle ..		20	..
Woodward, Rev. F. P. United Univ. Club, S.W.		22	..

Showell's Stockport Brewery, Ltd.

	Pref.	*Ord.*
Ford, Rev. G. J., Idesford Rectory, Chudleigh, Devon	2	..
Perry, Rev. W. C., Willey Rectory, Lutterworth....	..	32
Turner, Rev. V. C., Little Oakley Rectory, Kettering	50	..
Watson, Rev. H. C., Gainford Vicarage, Darlington..	30	..

Old Bushmills Distillery Co., Ltd.

	Ord.
Adderley, Rev. Thomas, Killiskiel Rectory, Ballygawley..	50
Armstrong, Rev. James, The Vicarage, Castlerock, Co. Derry	25
Boyd, Rev. Thomas, Chilcomb, New Ross, Co. Wexford..	30
Loughrey, Rev. Father Edward, Dungiven, Co. Derry....	50
Marinan, Rev. William, Portroe, Nenagh, Tipperary	40
Truss, Rev. Wm. Nicholas, Knutsford, Cheshire.....	15
Wayne, Rev. W. H., Willey, Broseley, Salop	20
	Pref.
Jenkins, Rev. Wm. T. Le, The Rectory, Instow, N. Devon	80
Laughrey, Rev. Father Edwd., Dungiven, Co. Derry	100
Osborne, C.C., Rev. John, Presbytery, Ballynafeigh, Belfast	100

Bartholomay Brewing Co. (of Rochester), Ltd.

	Ord.
Bennett, Rev. Stephen, Grantlands, Ufculme, Devon..	10
Bright, Rev. John H., Wimbledon House, Clifton, Bristol	10
Carr, Rev. Thomas, Glengerlin, Dowra, Cavan.....	5
Hemsworth, Rev. B., Monk Fryston Hall, S. Milford, Yorks	50
Jones, Rev. Bateman B., Sheldon, Warwickshire.....	30
Jones, Rev. Thomas E., St. Mary's, Bangor, N. Wales....	20
Littlewood, Rev. Benjamin C., Warfield Vicarage, Bracknell	20
Marshall, Rev. James McC., Croft Rectory, Darlington..	140
Newman, Rev. George W., 1, Priory Terrace, Cheltenham	45
Oliver, Rev. Austin, Sandridge Vic., St. Albans, Herts..	90
Onslow, Rev. Thomas G., Morcott, Uppingham, Rutland..	21
Pooley, Rev. Henry F., Scotton Rec., Kirton-in-Lindsay	1
Trower, Rev. Henry W., Wolverton Park, Stony Stratford	24
Winterton, Rev. Wm. C., Bancrofts School, Woodford Grn. N.	20
	Pref.
Adam, Rev. Henry T., 5, Corkickle, Whitehaven.....	40
Bacon, Rev. Hugh, Baxterby Rec., Atherstone Rd., Warwk.	25
Benson, Rev. Chas. M., Parsonage, Lucan, Dublin.....	50
Burra, Rev. Thos. F., Daglingworth Rectory, Cirencester	100
Cassels, Rev. John W., Eastwood Vic., Rochford, Essex	10
Clarke, Rev. Francis E., Rectory, Boyle, Roscommon..	10
Edgeworth, Rev. Roger, Rusper Rectory, Horsham....	15
Hickman, Rev. W. R., Over Glen. East, Liss, Hants.....	30
Jeans, Rev. George E., Thorwell Vic., Newport, I. of Wight	27
Long, Rev. Arthur G. H., Rectory, Termonfeckin, Drogheda	15
Lyster, Rev. Hy. C., Rectory, Enniscorthy, Co. Wexford	10
McGill, Rev. John H. C., The Vicarage, Isleworth.....	2
Molloy, Rev. Patrick, Ballinrobe, Mayo	3
Page, Rev. Arnold H., Tondring Rectory, Colchester....	10
Rendell, Rev. Leigh Thos., 205, Woodstock Rd., Oxford..	15
Taft, D.D., Rev. John R., Lambley Rectory, Nottingham	10
Tootell, Rev. Henry, Overton Vic., Marlborough, Wilts...	15

John Robertson and Son, Ltd.

	Pref.
Herkless, and others, Rev. John, St. Andrews, N.B.	564

Watney, Combe, Reid and Co.

	Pref. Shares.
Daman, Rev. Henry, Moulsford Vicarage, Wallingford..	100
Drake, Rev. Frederick, Greenhill, Sherborne.....	1486
Graves, Rev. Michael, Turvelle Vic., Henley-on-Thames	100
Hatton, Rev. William R. F., Weldon, Kettering	500
Hewett, Rev. Wm. P., Norton Fitzwarren Rec., Taunton	200
Mitton, Rev. Henry A., Sherburn House, near Durham..	191
Morgan, Rev. Edmond J., 23, Royal Crescent, Bath....	784
Owen, Rev. Arthur E. B., Rectory, Cholderton, Salisbury	400
Pinell, Rev. Ch. H. V., St. Faith's Vic., S. Newington, N.	150
Pulman, Rev. P. T., S. Petherwyn Vic., Launceston....	500
Randolph, Rev. Wm. F. H., Selwood Vic., Frome, S'm'set	300
Ranger, Rev. Wm., Boyne Lodge, Florence Rd., Ealing	1000
Roe, Rev. James, 6, Brixton Hill, Surrey.....	2000
Sanders, Rev. Fred. A., Woodleigh Rec., Loddeswell, Devon	2300
Shore, Rev. Thos. T., The College, Worcester.....	300
Villiers, Rev. Henry M., S. Paul's Vic., Wilton Pl., S.W.	2000
Wethered, Rev. Florence T., Hurley Vicarage, Berks;..	5280

The South African Breweries, Ltd.

	Shares.
Blenkins, Rev. L. S., 16, Heene Terrace, Worthing	10
Chapman, Rev. W., 3, Caxton Terrace, Henley-on-Thames	150
Colvile, Rev. A. H., Rendcomb Park, Cirencester.....	500
Coote, Rev. M. H., Ross, Tullamore.....	400
Despard, Rev. A. W., Vicarage, Norton S. Philip, nr Bath	100
Emmott, Rev. T., Worlebury, Weston-super-Mare.....	500
Jones, Rev. C. A., Dedham Vicarage, Colchester.....	25
Maughan, Rev. H., St. Mary's Lodge, Rothsay Rd., B'ford	2000
Miller, Rev. T. W. T., The Rectory, Southwick, Sussex..	60
Newman, Rev. G. W., 1, Priory Terrace Cheltenham....	200
Spear, Rev. T., 3, College Grounds, Malvern.....	100

Hall's Oxford Brewery, Ltd.

	Shares.
Garratt, Rev. Charles F., Little Tew Grange, Enstone ..	150
Izard, Rev. Percy P., Deep Dale, Surrey Rd., Bournemouth	60
Robinson, Rev. J., St. Patrick's, Dudley Rd., Birmingham	36
Thompson, Rev. Henry P., St. Mary's Vic., Sevenoaks..	50
Whitfield, Rev. David W., Ironbridge, Shropshire.....	20

Meux's Brewery Co., Ltd.

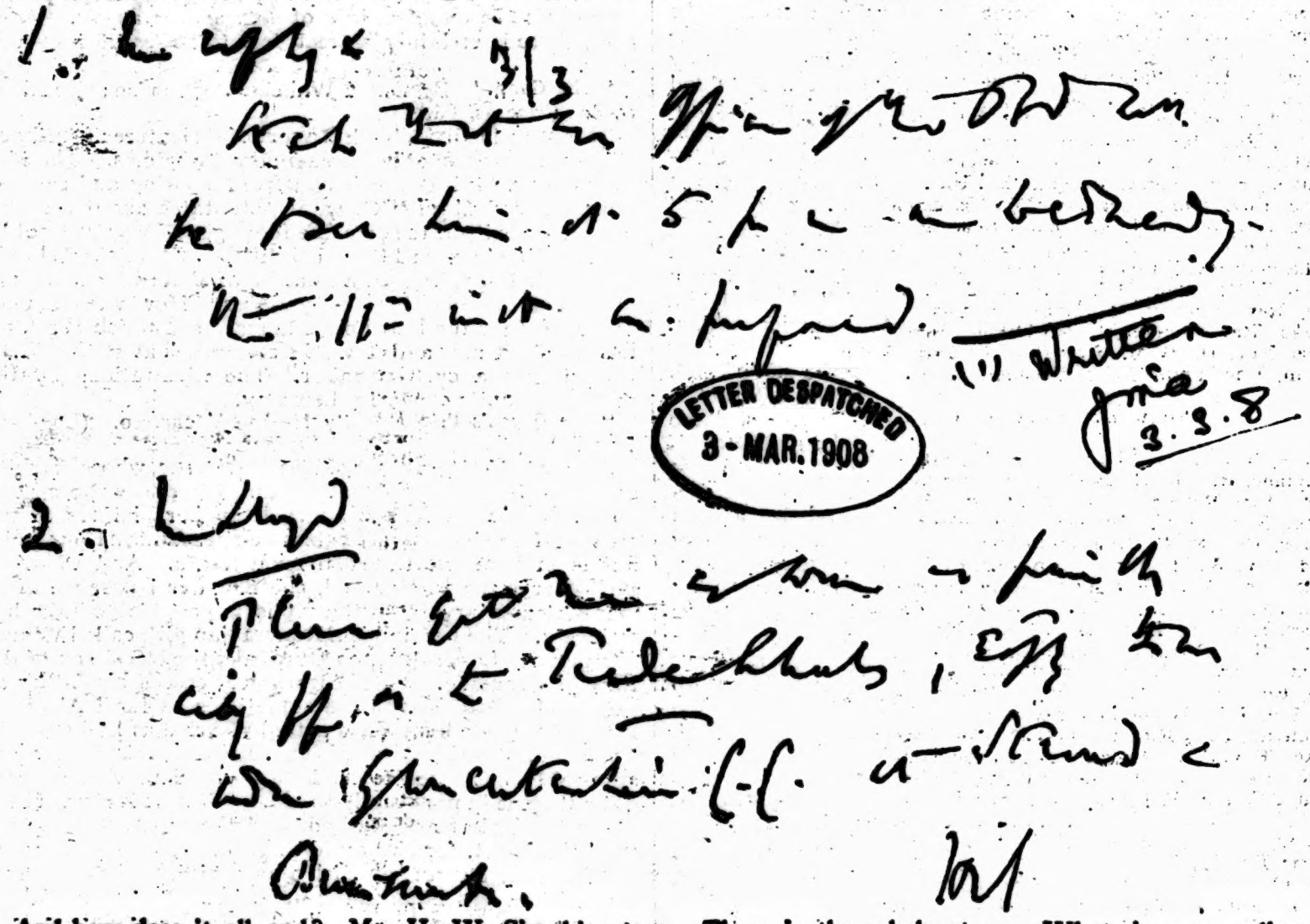
	Shares.
Adams, Rev. John M. G., Rossdowney, Londonderry..	25
Brinckman, Rev. Arthur, St. Saviour's Hosp., Osnaburgh St.	408
Carbonell, Rev. Francis R., Fairford Vic., Fairford, Glos.	190
Fellowes, Rev. Edmund H., The Cloisters, Windsor Castle	38
Graves, Rev. Charles E., St. Martin's, Cambridge.....	30
Hooper, Rev. Fred. R., The Yews, Yardley, Birmingham	31
Jessopp, D.D., Rev. Augustus, Scarning, Norfolk.....	25
Jones, Rev. Chas. P., Westmill Rec., Buntingford, Herts	30
Rednap, Rev. Wm. Hy., Rectory, Newcastle-under-Lyme	16
Ross, Rev. Alex. G. Gordon, 25, Portman Sq., W.....	16
Thatcher, Rev. Wm. D., Clent Hall, Stourbridge.....	100

CIVIL SERVICE WASTE AND INCOMPETENCE.—III.

By HORATIO BOTTOMLEY, M.P.

When I started out on my enquiry as to the practicability of saving five millions a year on the Civil Service estimates I little thought what a scandal of waste and incompetence I was unearthing. So far, I am dealing with only one of the public departments, the Board of Education. I have shown how grossly over-staffed it is and how highly-paid officials, some of whom can't write, waste their time and our money by revising and re-revising each other's work—even in the case of the most trumpery details of office correspondence. This week, I will give, from the mass of material in my possession, the history of one simple little thing—the replying to a letter asking for an appointment—and will leave my readers to say whether Mr. McKenna might not be better occupied than in dishing up once more the Church and Chapel quarrel.

On March 2nd, the Clerk to the Brighton Education Committee wrote to the Board asking for an interview on the subject of the proposed establishment of a Day Trade School. It is a simple letter of a few lines. Let me show what happened. First, it is stamped in the right-hand corner as having been received on March 3rd. Then there is a red-ink stamp indicating that the letter has been "entered." Then, in the left-hand corner, in large letters is stamped "3 Mar., 1908, a.m."—evidently indicating that the letter came by the morning's post. Then, in red ink is written, "1. Brighton," and then "2. Supply." Then the name of the Clerk is underlined, with "Esq." added in red ink, presumably to show how the gentleman should be addressed! Then comes some mysterious initials, which look like G. W. R. Then, in red ink, "Reg. interview re ppd. Day Trade Sch.," and finally some mysterious hieroglyphic which we are utterly unable to decipher. All that, my dear reader, over one small note asking for an interview! "All that" did I say? Why, I haven't really begun yet. For attached to the letter is the inevitable "Minute," stamped, dated, and decorated. You shall see some of it in facsimile:-



And how does it all end? Mr. H. W. Simpkinson writes, "In reply to your letter of the 2nd inst., I am directed to state that an officer of the Board will be pleased to see you at 5 p.m. on Wednesday, the 11th inst., as proposed."

There is the whole story. What, in any ordinary office would have occupied two minutes to dispose of, undergoes all this wasteful, ridiculous rigmarole. Who says I couldn't save five millions on the Civil Service estimates?

LORD ABERDEEN AND THE JEWELS.

It has been represented to us that in our article headed "Dublin Castle Vice," we seem to imply that the action of the Lord-Lieutenant—Lord Aberdeen—in this unsavoury matter is open to serious criticism. Lord Aberdeen's position has been a most difficult one, but so far as we can gather, he has behaved well throughout. His lordship was opposed to the dismissal of Sir Arthur Vicars, and refused to dismiss him. He was actually dismissed in Lord Aberdeen's absence by the Lords Justices. Thereupon Lord Aberdeen tendered his resignation to the King, but was requested to withhold it until the close of the Dublin Season, some weeks hence. He consented.

Unfortunately for Sir Arthur Vicars, Mr. Birrell, misled by an unfounded statement that Sir Arthur was in intimate association with persons he knew to be of disreputable character, advised the King that he should be dismissed. Afterwards, as we said last week, Mr. Birrell, apparently in the knowledge that he had been misled, acquiesced in a rearrangement of offices which would have been agreeable to Sir Arthur Vicars. It was vetoed by Sir Antony MacDonnell, who obtained audience of the King in order to satisfy His Majesty that Sir Arthur Vicars ought to be dismissed.

With regard to Lord Aberdeen's alleged desire to screen a near kinsman whose name had been coupled with that of two other persons as responsible for the theft of the jewels, we have good authority for saying that Lord Aberdeen intimated to the Police that he desired their investigation to be made without regard to persons, and to report as they found. This was done.

AMONG THE LAWYERS.

Our attention has been directed by several correspondents to the case of a man named Bertram Mitchell, a fishmonger's assistant, employed at Kilburn, charged at the Willesden Police Court with indecent exposure before a woman, named Annie Bousfield, of Plympton Avenue, Brondesbury, found guilty, and sentenced to two months' imprisonment. Our correspondents point out that the evidence of the woman Bousfield was without corroboration, and they consider that Mitchell has been wrongfully convicted. We are of their opinion, and this without questioning the good faith of the woman. What are the facts? According to her own account in the witness-box, Miss Bousfield, a spinster of 40, "was leaving a religious meeting at Belsize Road," when she met the prisoner. It was about 9 p.m., but "not too dark for her to see what occurred. She was deeply in thought at that time, with her eyes on the ground." Unhappily she raised them and 'saw the condition the prisoner was in. He took no notice of her at all." Apparently Mitchell's dress was disarranged. Nobody noticed it but Miss Bousfield, nor does she suggest that he desired to make himself offensive to her. The report does not enable us to ascertain the extent of the disarrangement of Mitchell's dress, but since it is not suggested that he desired to offend, it could hardly have been very serious. But Miss Bousfield was "filled with disgust," and "followed the prisoner for what appeared to be a considerable distance." Mitchell was on his way home, and Miss Bousfield followed him like a sleuth-hound. She lost him several times "as they turned the corners," but "she was close behind him when he entered his house." Then she went to the police station, got hold of Sergeant Davy, and took him back to the house. The door was opened by Mitchell. Bousfield, "who was a little uncertain as to his identity at first," charged him with the offence, and he was hauled off to the police station.

At the hearing there was not a shred of confirmatory evidence in support of Miss Bousfield. On the other hand, Mitchell's employer gave him an excellent character. "He was the last person in the world he would have thought of doing such a thing as this." The man himself went into the witness-box and indignantly denied the charge. But the Bench, apparently led by one Lake, who asserted that Bousfield was "inspired by a high sense of public duty," found Mitchell guilty, although they had to admit that he "appeared to be in many ways a respectable man," and sentenced him to two months' imprisonment. Surely a monstrous decision. In a letter to our contemporary, the *Kilburn Times*, Mitchell's employer says he has "been pressed by several neighbours and local tradespeople who know the young man to get up a petition on his behalf." We hope that Mr. Broughton will do so. We cannot doubt that it would be successful. We do not doubt that the mature virgin who sent him to gaol meant well. But we do say that magistrates who sentenced a man to two months' imprisonment on the unsupported testimony of a woman who told them that she had had "similar experience" of the offence, and some time ago "was in a house where detectives were watching from the windows for offenders," were acting wrongly.

A SPECIAL OFFER.

TO USERS OF FLUID BEEF AND MEAT EXTRACTS.

We invite the readers of JOHN BULL to test for themselves the advantages of the new preparation for making Beef Tea, Gravies, Soups, etc., called Fluid Ju-Vis. Fluid Ju-Vis is Beef strengthened and vastly improved in flavour by the addition of Vegetable Extract. Fluid Ju-Vis is *solely* a Beef and Vegetable product and contains no adulterant whatever. In Fluid Ju-Vis you get about double the usual quantity for the same money and we are satisfied that you will decide that it is at least equal in quality and flavour to any Extract you have used. Send to your grocer for a 6½d. bottle to-day.

FREE SAMPLE.

If any difficulty in obtaining Fluid Ju-Vis, write us for a Free Sample. A Postcard will do. Sufficient will be sent (absolutely free) to enable you to prove its exceptional quality for yourself. G. Foster, Clark and Co. (Dept. 43), Maidstone.—[ADVT.]

AMONG THE BOOKS.

BY HERBERT VIVIAN.

"Pitman's Secretary's Handbook." By Herbert E. Blain. (London: Pitman. 1908. Price 5s. net.)

Assuming that there are still people who desire to occupy the uncomfortable and precarious position of secretaries, they cannot do better than study this book, which will afford them many useful hints as to what they should do and what they should avoid. The part referring to "the secretary to a Joint Stock Company" seems to be particularly well done, and is worth perusing by anyone who takes an interest in the conduct of business. Most of the advice to the secretary to a Member of Parliament is good, if elementary, but the hints as to conversation when conducting visitors over the Houses of Parliament are silly. If a secretary is expected to talk like a guide-book, he may as well go straight to a guide-book and acquire his patter first hand. I also think the author lays somewhat too great a stress upon the importance of short-hand, which in many cases is the mother of inaccuracy. On the other hand, I should hardly have thought it necessary to emphasise the usefulness of elementary grammar in the case of a person who is apparently expected to possess the qualifications of men and of angels. However, there is certainly a great deal to be learnt from this book.

"The Gang." By David Whitelaw. (London: Greening. 1908. Price 3s. 6d.)

This amusing little book is a sort of caricature of Anthony Hope's romances about imaginary kingdoms. The idea of taking a typical gentleman from Tooting and sending him out to deal with Oriental potentates about a stolen crown, lends itself to some fine fooling, and we must not be too exacting in regard to probabilities. Otherwise I should be tempted to point out a number of absurd inaccuracies about real as well as imaginary places. However, I am not ungrateful for the half hour's amusement which the farce has afforded me, and I would suggest that it should be turned into a curtain raiser. The illustrations by the author are quite clever in their way.

"The Queen's Friend." By Helène Vacaresco. (London: Laurie.)

I expected better things of Miss Vacaresco, whose vivacity and experiences should have enabled her to write a good novel. Some interest is afforded by her pictures of the great gulf which separates nobles and peasants in Roumania, but even here she seems to exaggerate. And when she shifts her scene to England, she displays ignorance of so many elementary facts that it is impossible to take her seriously. The heroine is a Roumanian girl, called Maana. She marries Lord Algernon Deepdale, the eldest son of the Earl of Deepdale. Lord Algernon succeeds his father as earl, and is still mentioned sometimes as Lord Algernon Deepdale, while his wife is actually styled as Lady Maana Deepdale. The habits of the British aristocracy are admirably illustrated by the Earl's behaviour when his wife did not come in punctually to tea. "Where is my wife?" he enquired, hot and flushed, and the words "smote his mother's heart, for she could discern, through their scant syllables, the burning anguish of her child." She explained that Maana was not coming in to tea. "Ah! and a dull red hue settled on his face." The butler explained that her ladyship was in the park. "A shade of even deeper annoyance clouded Algernon's eyes. He muttered between his teeth." As he went out to find her, "his mother followed him and laid a trembling hand on his arm," begging him not to be hard on his wife. However, when he found her he "said fiercely, 'I wish you could learn that tea-time is a moment sacred to the whole household. You trifle with all the habits that we hold dear, and would not care to lose.'" And the ladies of the family behave no less strangely, with a tact and courtesy such as we should expect to find in a stable or a pothouse. French society is described on much the same lines, and the author seems to have only a very rudimentary knowledge of the French language. A middle class woman is called "a petite bourgeoisie," and we have "courtisie," "Monsieur le Marquise," &c. The chief puzzle about this book is to find out any reason why the Queen of Roumania has been dragged into it, except to show that the author is herself "the Queen's friend."

CAN YOU DO WITH A GUINEA?

SEE PAGE 245.

FURNISH OUT OF INCOME.

WOLFE AND HOLLANDER are specialists in all that pertains to furniture or furnishing. Every detail from the smallest to the most important is carefully studied, and expert knowledge, resulting from long experience, is brought to bear to enable us to achieve perfection. Our furniture is made to last. It is sound in construction, satisfactory in design. It is not our purpose to induce customers to purchase—for the sake of immediate profit—a flimsy piece. We do not keep such furniture. Every article that leaves our premises will stand the test of time, will challenge criticism, and be a lasting advertisement for Wolfe and Hollander. Good taste is the distinguishing feature of all the Wolfe and Hollander make.

ADVANTAGE WITH THE PURCHASER.

THE TERMS.

The value that Wolfe and Hollander offer is still further enhanced by the terms on which a customer may buy. The common difficulty in purchasing good furniture is price. Immediate cash may be difficult to get, and "shoddy" goods at a cheap price are the result. Wolfe and Hollander overcome this difficulty for you.

PLAIN FIGURES.

All our goods are marked in plain figures, so that all who have hitherto experienced that hesitancy of a visit to establishments where attractive and tasteful goods are arranged in profusion, without prices marked, need have no hesitation in visiting us. We place the customer on absolutely safe ground.

5 PER CENT.

You enter the establishment, select the furniture, and after that elect to pay either cash or "Furnish out of Income." In the latter case, whether the period be six months or three years, it only means an addition of 5 per cent. to the marked price. Let us emphasise this. Not 5 per cent. per annum or 5 per cent. per month, but merely 5 per cent.

No one need know whether you paid cash or not, and to say that you purchased from Wolfe and Hollander does not disclose the fact that you have obtained the benefit of credit, as is the case with some houses. You are at liberty to make your selection of furniture, and not till then to disclose the fact that you wish to "Furnish out of Income." The advantage is with you entirely. Any suspicion that goods are marked at specially high prices to be sold on the deferred payment system is thus at once dispelled.

However nice your

HOUSE

may be, there is something more you would like to have. And you can get it. You will find that the goods are right, the price is right, and the terms are right, if you go to Messrs. Wolfe and Hollander (Ltd.). By their system of payment the furniture you would like to have you can have. Whatever it is you require for your house, from cellar to attic, they can supply, for they are complete House Furnishers. If you go to this firm you may rely on this fact: that your house will be well, completely, yet economically furnished.

Some people say that nowadays

DRAWING-ROOM

Suites are old-fashioned and out-of-date. A glance at Messrs. Wolfe and Hollander's Catalogue, Drawing-room Section, controverts such a statement immediately, for this firm supplies all that is up-to-date and modern in these suites. Messrs. Wolfe and Hollander (Ltd.) also supply pianos, carpets, rugs, "cosy corners," etc.; in fact, they supply everything that may be needed to convert the most uncomfortable drawing-room.

Have you not found that your

DINING-ROOM

is the most difficult room in the house to make "look nice"? And is it not really a matter of furniture after all? Messrs. Wolfe and Hollander (Ltd.) are furniture specialists. A dining-room suite from their show-rooms; one of their carpets; their table linen; their china and glass ware and cutlery; their ornamental fitments; their general decorations; their blinds and curtains; in short, your room's contents, if purchased from this firm, will beautify even the most commonplace dining-room.

As regards appearance, the

BEDROOM

is the reverse of the dining-room—it is, perhaps, the easiest room to make "look nice." Yet even the nicest-looking bedroom can be made to look nicer. Your suite may be all right; your carpet and rugs may be all right; your toilet and trinket ware may be all right; yet the whole appearance of your bedroom may be marred by a shabby bedstead or bed linen. Messrs. Wolfe and Hollander (Ltd.) have a special "Bed and Bedding" Department. Why spoil the appearance of your bedroom for the sake of an old bedstead? If a good bed is all that is required, get one, and thus complete the effect in your bedroom.

Though perhaps only *you* see your bedroom, yet, even in that case, it should always look as nice as possible. In this room, as in no other, furniture makes or mars the room. Rest seems easier; Morpheus seems easier to woo; sleep seems more refreshing in a well-furnished, cosy bedroom. Messrs. Wolfe and Hollander (Ltd.) devote one section of their business to bedroom furniture, and this in itself is worth seeing. Solid, substantial furniture always improves the appearance of a bedroom, and this is the kind of furniture for which this firm is renowned all over England. Everything that is or can be required may be obtained at Wolfe and Hollander's for the bedroom. You may think that your

KITCHEN

is not of very much importance in the way of furniture and decoration. That may be so, yet the other contents of the kitchen are of the highest importance. If your kitchen arrangements are not in order, then your whole household will go wrong. Food is nicer if the cooking utensils are all right. Good utensils do not necessarily mean good cooking, but they go a long way towards it. Messrs. Wolfe and Hollander (Ltd.) will furnish your kitchen cheaply but well; and by supplying best quality goods they will ensure your culinary arrangements being on solid foundations.

The average business CATALOGUE as published nowadays is a wonderful production. In most cases it is a complete index to everything supplied by the firm producing it. Whoever the firm may be, it is almost always a useful book to have handy. The catalogue produced by Messrs. WOLFE AND HOLLANDER (Ltd.)—the well-known Tottenham Court Road firm of House Furnishers—is no exception. It is a veritable Furniture Encyclopædia, and no home should be without it. There is often something new you want, and the catalogue of this firm should be handy at such a time. It will be sent post free on application to Messrs. Wolfe and Hollander (Ltd.), 252, 253, 254, 255, and 256, Tottenham Court Road, London, W. Telephones: 1850 Gerrard and 14299 Central. Telegrams: "Wolfhol, London."

Whether you are wanting any new furniture at the moment or not, do not fail to send for a copy of Messrs. WOLFE AND HOLLANDER'S Catalogue, post free to any address in the United Kingdom. All JOHN BULL readers are invited to apply to Messrs. WOLFE AND HOLLANDER (Ltd.), (Catalogue Dept.), 252-256, TOTTENHAM COURT ROAD, LONDON, W.

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DICTIONARIES.

By Jim Crow.

[We desire it to be distinctly understood that we do not identify ourselves with Mr. Crow's views on this or any other question.]

It has probably not occurred to many people to look upon a dictionary as an old familiar friend or a very present help in moments of melancholy. The ordinary person does not fly to a dictionary for amusement and entertainment directly he begins to feel bored. But, as some of you may possibly be aware by this time, I am not precisely an ordinary person. Indeed, in this particular case I think I may lay claim to be a distinguished inventor and a benefactor to the species.

The Delights of Dictionaries.

It would perhaps be excessive to protest that a dictionary is superior to a pill as a cure for dyspepsia, dizziness, catalepsy, claustrophobia, or sleeping sickness. But I may claim for it that it is as invigorating as a tonic, more diverting than a comic newspaper, and an unfailing source of happy inspirations. I do not, of course, allude to the ordinary modern Yankee dictionary, which mis-spells words, misrepresents meanings, and displays about as much imagination as a valley of dry bones. But there are plenty of good old dictionaries, which it is a pleasure to peruse. Chief among these, of course, is the monumental work of Dr. Johnson, which, thanks to the stupidity of the present generation, can now be purchased for a song. To encourage the faithful, I may mention that I have just secured a copy in five huge volumes for the modest sum of 12s. 6d. Let us now proceed to turn over the leaves together and engage in a treasure hunt for wonderful words.

Johnson's Jests.

We shall probably make a bee-line for the famous definition of oats: "a grain which in England is generally given to horses, but in Scotland supports the people." I have often wondered why Scotsmen have chosen to regard this as an insult. At any rate one of them turned it aside very deftly by asking, "Where did you ever see such men and such horses?" Perhaps the next most famous of Johnson's definitions is that of a patriot as "a factious disturber of the government"; but I see that he tells us that the word is only "sometimes ironically used" in that sense.

All the Fun of the Fair.

However, the chief charm of this dictionary is that we may turn over the pages at random in the full confidence of finding amusement and instruction. Here, for instance, is an entertaining account of a caul:—

> The little membrane found on some children, encompassing the head, when born; esteemed an infallible preservative against drowning, and also medical in some diseases! It is thought a good omen to the child itself; and the vulgar belief is, that whoever obtains it by purchase will be fortunate. It is an old superstition, which keeps its ground to this day; for, while this account was passing my eye, I observed more than one advertisement of *cauls to be sold* in the newspapers. The credulous seamen are yet said to be purchasers!

Another similar piece of information which I have gleaned is that the word Abracadabra, which I knew to be very potent, is merely a charm against ague. Then there is "amusive." I fondly imagined that this had been made up, out of the words amusing and abusive, by a certain editor of my acquaintance, to designate the character of my writings. Now, however, I find that it is an ordinary adjective, signifying "that which has the power of amusing," and that it was frequently used by the poet Thomson.

Dainty Derivations.

The word "coax" has an interesting origin:—

> Bishops Kennet and Lye think it formed from *cog*, a boat; whence *cogciones* and *cociones*: and so applying the custom of *sailors* begging money by pretences of shipwreck and other losses to *coaxing* or *wheedling* men out of their charity. . . . To *coax* is indeed to employ, in low language, much *croaking*. The Lat. *coaxo* and the old Fr. *coaxer* is, to croak like a frog; and in imitation of this word, derived from Aristophanes's chorus of frogs chanting *κοὰξ, κοὰξ*, Featley has coined *coaxation*, which, however, he uses ambiguously, or at least contemptuously. "Now that I have set up a light on the banks, and clearly discovered both them (the Anabaptists) and their errours; I hope we shall see no more of their frog-galliards, nor hear of their harsh croaking and *coaxation* either in the pulpit or the press."

We may also notice that the word "crutch" comes from an Italian word meaning a cross, which reminds me of the existence of "crutched friars," so called because they wore a cross on their garments. A "carpet" is derived from Cairo, "cash" from the *caisse* or safe in which money is kept, and "Piccadilly" from "Piccadilles, the several divisions or pieces fastened together about the brim of the collar of a doublet," these articles having been chiefly vended in the street which now bears the name. Dr. Johnson throws some light upon the uses of the word "damnably." The first meaning, of course, is "in such a manner as to incur eternal punishment; so as to be excluded from mercy; in such a manner as to deserve condemnation." Thus Hammond said the Heathen were "damnably superstitious," and Bishop Hall talked of "damnably unseasonable abuses of time." Secondly, we are told that the word is "indecently used in a ludicrous sense," as when Dennis wrote "the more sweets they bestowed upon them, the more damnably their conserves stunk." Thirdly, "it is used, no less indecently, for excessively." Thus Congreve's Old Bachelor made the confession, "I find I am damnably in love."

Insufficient Explanations.

The chief shortcoming of a dictionary, as indeed of most people who profess to understand the language, is a hopeless incapacity to define words. Let us suppose for the sake of argument that you and I are babies or foreigners so helpless that we require an exact explanation of every word. Suppose we hear the word "hat," have never seen a hat, and desire to know precisely what a hat is. We look it up in the dictionary, and find "a cover for the head." But this would apply equally well to a cap or a turban, or even to a crop of hair. I confess I do not know of any set of words which would exhaustively define a hat. But I think I could improve on "a cover for the head." Similarly, what is a bottle? My first impulse was to answer: a vessel intended to contain liquid. But that would apply equally to a mug, or a barrel, or a teapot. Johnson gives "a small vessel of glass or other matter, with a narrow mouth, to put liquour in." This is unsatisfactory. I admit that the mention of the narrow mouth appears at first sight to be an improvement on my definition, though I am not certain that a bottle would cease to be a bottle if it had a wide mouth. Again, "a small vessel" is a very loose description, seeing that smallness is a comparative term. Moreover, it is surely unnecessary to mention glass and then proceed to qualify the statement by adding "or other matter." Nor am I quite satisfied with the words "to put liquour in." No doubt this implies an intention, and a bottle would still be a bottle if it were filled with sand or preserved vegetables. But I doubt whether the intention of the maker is entitled to be considered at all in a definition.

What is a Book?

If I were defining a book, I should not venture to suggest any necessity that it should be read. Only too many books are not. This has been realised by Johnson, who describes a book as "a volume in which we read or write." Here the conjunction saves him. I might go right through the dictionary and find words with defective definitions on almost every page. But I am content to have suggested the difficulty of accurate definition, and I will leave my readers to improve upon Dr. Johnson if they possibly can. I am too fond of his dictionary to wish to pick holes in it because it has not accomplished the impossible.

Animals.

What could be better than the following explanation of animals? "Animals are such beings, which, besides the power of growing, and producing their like, as plants and vegetables have, are endowed also with sensation and spontaneous motion." I like also the definition of bopeep: "From bo and peep, see Bo. The act of looking out, and drawing back as if frighted, or with the purpose to fright some other." Obeying instructions and looking back to the word "Bo," I find: "A word formerly of terrour; from Bo, an old northern captain, of such fame that his name was used to terrify the enemy. It is now used only as a word to scare children." I venture to suggest bopeep as an excellent telegraphic address for a branch of the Tariff Reform League.

Some day, if you are good, and I live long enough, I will follow up my remarks on the delights of the Dictionary by introducing you to the graces of Grammar.

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All Orders will be executed in rotation.

Here is the unfinished Limerick to which the last line should be added:

The wife of a Captain of Bow,
Grew nervous and fretful and low,
But a message from Lloyd's,
Said—"Try Vitaloids"—
.....

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OPEN LETTERS AND POST-CARDS.

To King Leopold, The Palace, Brussels.

Sir,—I note a report in the papers that the Belgian Parliament is about to grant your august Majesty 45,000,000 francs spread over a period of fifteen years "for the realisation of moral and social objects." If you regard this as a gift exclusive to yourself, I cannot pretend to surprise that the realisation of the moral and social objects contemplated should take so long and cost so much. Some people are reformed in the twinkling of an eye; their conversion comes sudden. It takes other people years longer; all depends whether they want a clean heart, or prefer Paris. Anyway, get out of the Congo, and do what you please with the money. Build a church with it, or another villa; I don't care. I am concerned only with your red rubber business. With your sign down, Belgium will once more be able to look into the face of the civilised nations without shame. John Bull.

To Mr. Dinuzulu, Pietermaritzburg Prison, Natal.

Dear Dinu.,—I see that the Natal Government are charging you with high treason, contravening the provisions of the Firearms and Ammunition Act, murder, being accessory to murder, and inciting to murder. Such is the allegation. But Winston has got his eye on the allegators, and he tells me that so far as he is aware these charges have not been amplified by any specific facts as to whom your are accused of murdering, when, where, or how you incited, and in what the alleged acts of treason, sedition, rebellion and all the rest of it consist.

My opinion is that your offence is that of having been born with a black skin, refusing or refraining from changing the colour of the same, and owning some thousands of acres of valuable land. I don't disguise from you that this is a serious matter in South Africa, where they have an inherited religious belief that the Lord made the black men for white men to wallop. You are going to have a fair trial now, anyhow; at least, I feel almost justified in assuring you that though the Natalians may convict you, they won't be permitted to hurt you.

As I have already said, Winston is watching 'em with his eagle eye. Imperial responsibility for Justice being done in your extraordinary case has been also deliberately affirmed by his noble friend Lord Elgin in various despatches, and I am giving the proceedings against you careful attention. So that, though your plight is bad, it might be worse. But for the three of us, in fact, you might be hanged. Do not be downhearted. You'll be all right. If you see it in this paper it *is* so. John Bull.

To the Rev. Holroyd Mills, Rector of St. Stephen's, St. Austell.

Rev. Sir,—You are a clergyman of a Church of God, a preacher of the gospel of Christ, a minister charged with the cure and care of human souls, set in the midst to be a light to their feet and a lamp to their path. All the county has been ringing with your name. It has been, and still is, on everybody's lips, uttered as a discredit to your sacred office, as a shame to Christian profession, and a mockery of Christian service.

I am not surprised. I should, indeed, have been surprised if it had been otherwise in face of your conduct to the poor fellow who came to the doors of your rectory destitute. Every Sunday, I suppose, you lead your congregation in prayer, commending to the fatherly goodness of Providence all those who are any way afflicted or distressed in mind, body, or estate. So let me recall the facts to you. The poor fellow was obviously of an educated class. He had been an auctioneer, but had fallen on breadless and shelterless days. He had tramped long distances to find employment, and by providential mercy had at last found it at the local clayworks, well known to you. Having got work, he engaged lodgings, and then came as a Lazarus to your gates. He told you his story, and then asked you, as he drew your attention to the boots which were almost off his feet, to grant him some temporary assistance in order that he might get them repaired.

You, sir, the man of God, not only refused assistance, but sent for a policeman, to whom you laid a complaint that your visitor was a beggar or a suspicious character. The policeman eventually discovered him sitting in a hedge, trying to mend his boots. The officer brought him back to you, who gave him into custody, and the man was therefore locked up, being presently charged before a St. Austell magistrate named Coode. You had not the courage to appear in support of your unfounded charge, and Coode, a judge more suited to a drum-head court-martial in Russia than to a Bench of British Justice, sent the man to gaol for fourteen days as a rogue and vagabond, without hearing a single word of evidence and without making a single inquiry. He then added insult to wrong by denouncing him as "one of those people who go about the country trying to get their living by begging." On this, says the newspaper reporter, "the prisoner collapsed and sobbed pitifully."

Surely not often, Rev. Sir, can two such men be found within the limits of one town; you, the clergyman, to show forth the love, and mercy, and tenderness, and pity of the Christ of your evangel and your adoration; he, the magistrate, to administer the fair justice of his country's law. But such a judgment could not stand. It was outrageous as a sentence; it would have been infamous as a punishment. Thanks to the promptness of the Home Secretary, the man was released as soon as the facts were brought home to his notice, and it is obvious that the conviction should be quashed.

I confess I do not know what a man like you is doing in the Church, or what a man like Coode is doing on the Bench. You discredit the one; he discredits the other. You are unfitted to preach the Gospel of Christ; he is unfitted to administer the laws of my King. I know clergymen in the slums of this great London of ours who live their Christianity amid vice and crime and drink and poverty. They would have opened wide their vicarage doors to the Lazarus who came to you, bidden him enter and eat, and have sent him away with a full heart and a full stomach, and a pair of good boots for his feet. These are the men who keep the lamp of their Master shining in the dark ways, who live the Life because they know it is a greater thing than the creed.

There is a familiar story, many hundreds of years old, of a Priest, a Levite, and a Samaritan. I dare say you have heard it. But, sir, that story is not for your pulpit. For shame you could not tell it there, surely. It would ring out as a self-derision. It would echo down your aisles as a mockery. People would say, "What mocker of the Christ is this? Verily is not it he who turns the poor and the downtrodden and the heavy laden from his gateway, and brings them to unjust punishment?" Please do not preach of mercy and love again. Preach of things you understand—how, for instance, to kick a fellow-creature when he is down. And be sure to send a special invitation to Mr. Coode, J.P. He will enjoy the sermon.

John Bull.

To Arthur du Cros, Esq., M.P.

Sir,—Whenever I hear that a gentleman with a foreign name has been elected to Parliament, I wonder how it is that greater precautions are not taken to guard against alien intrusion among our legislators. Considering how the characters, youthful indiscretions, and ancient utterances of candidates are raked up against them, it is very extraordinary that no one seems to take the trouble to inquire into the elementary question whether they are really qualified to stand. There was Monsieur Hilaire Belloc, who may be a regular John Bull for all we know, but who certainly served in the French army. There is the Right Hon. Sir John Brunner, whose father was a Swiss schoolmaster and who himself retains that indefinable accent which we are accustomed to associate with the Cantons. There is also Mr. Bertram Straus, whose father was a Dutch Consul. But not even the most inquisitive heckler seems ever to have asked for their letters of naturalisation any more than for your own. Mind you, I am not suggesting that you are an alien, merely that the onus of proof ought to rest with yourself.

I do not congratulate you upon your taste in sending your young careering all over your constituency in a foreign motor-car labelled "Vote for Our Daddy." Female suffrage may be all very well as a relief in the monotony of political life, but childhood suffrage and the undue influence of children, are not even a comic relief. Were you so proud of the fact of having brought little du Cros into the world that you thought the achievement would appeal to the electors of Hastings? Or were you bitten by the usual delusion of a proud parent that his offspring are always irresistible? John Bull.

Sir T. P. Whittaker: "What a beauty!"
Mr. Horatio Bottomley: "What a brat!"

IN THE CITY.

SIDELIGHTS ON BANKING.

If there is one delusion greater than another, of the many which the British public loves to cherish, it is the delusion that the air of superiority which the modern joint stock bank, or bank manager, loves to assume, is in any way warranted by the facts.

It may seem incredible, but it is true, that there are hundreds—nay, probably thousands—of sentient beings who have attained the highest summit of their ambitions in having become—bank clerks. They would have done better had they become bookmakers' clerks; but probably they lacked the necessary intelligence and energy.

While there are, of course, brilliant exceptions—there are some half-dozen banking men in the City whose attainments will bear comparison with the leading men in any other walk of life—the average bank manager of to-day is nothing more than a superior, glorified clerk, a man without education (in the true sense of the word), without knowledge of the world, and without manners.

A brief examination of the question of "Banking Reserves," which is now beginning to arouse the interest of the general Press, will show what humbugs some of these bankers are.

This question first became an urgent one when the Baring crisis revealed, to those behind the scenes, by what a narrow margin England had been saved from a general breakdown of credit, and widespread financial ruin such as the world had never before seen.

The revelations of overtrading in credit that then came to light drew down upon the bankers a severe lecture from the late Lord Goschen—then Chancellor of the Exchequer—and finally, in response to his appeal, several of the largest banks having head offices in London decided to publish a monthly balance-sheet, fondly imagining that others would follow their lead—which, however, they did not do.

As time went on, the bankers began to get uneasy about each other's virtue, and, in April, 1900, at a meeting of the Institute of Bankers, it was admitted that then—as is the fact now—there was considerable overtrading in credit on the part of the banks.

Nothing, however, was done, and matters continued to drift until, in 1904, Mr. Spencer Phillips (Chairman of Lloyd's Bank), in his inaugural address as chairman of the Institute of Bankers, raised the question again, and suggested its reference to a small committee of experts.

The meeting was in general agreement with the President, but one speaker, Mr. W. A. Steel, let the cat out of the bag by saying:—

> It has sometimes been said that the reason why this question has not been settled is that there has been no sufficient agreement among bankers. I think it might be said, on the other hand, that it is not settled because there is too much agreement. Bankers are unanimously agreed that the increase of our gold reserve is not only desirable but may be said to be indispensable; but there is another point upon which bankers are agreed, passionately agreed one might say, and that is that somebody else ought to pay for it.

There is the history of the question in a nutshell.

No practical result having followed (although it appears a committee—which is still in existence—was formed to consider the question), Mr. Phillips again brought the matter forward in December, 1906.

On this occasion he not only denounced the evils of overtrading, but proposed as a remedy that all banks should publish monthly statements, giving the average figures of the four preceding weeks.

While professing to be in general agreement with Mr. Phillips, Sir Felix Schuster and Mr. E. H. Holden, who took up the question, dealt with it in such a way as to effectually put a stop to any immediate and practical remedy.

Now it is paying a poor compliment to the shrewdness of Sir Felix Schuster and Mr. Holden—a quality in which they are not supposed to be lacking—to imagine that they did not foresee perfectly well the effect of their action.

It is therefore fair to draw the inference that they preferred to keep the question hung up in a labyrinth of theoretical discussion, rather than to take any practical steps towards reform.

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This was over a year ago. And now, at the recent annual meeting of the shareholders of Lloyd's Bank, Mr. Spencer Phillips was obliged to say that he had little hope of any conclusion ever being arrived at voluntarily.

Since then, one bank—the London and County (honour to whom honour is due)—has carried into effect Mr. Phillips' proposal, by publishing its average figures; and it is interesting to note that this step is said to have caused much dissatisfaction among the other banks, as likely to interfere with their unanimity in—doing nothing.

Taking it for granted that most of these pompous bankers are humbugs, it comes as a surprise to find that they can sometimes be funny. But unless it is meant as a joke, it is difficult to understand the following extract from the report of the speech of Mr. W. G. Bradshaw, the Chairman of the London, City and Midland Bank, at their general meeting:—

> Referring to their own account, he observed that the Bank had never made any large advances or granted any large credit on American securities. They had never had cause for the least anxiety.

It is said that truth is stranger than fiction. And if the above extract is truth, the saying is well justified, in view of what has been common talk in every discount office and bank parlour during the last twelve months.

There is one other gem on the part of a bank chairman which it would be a pity to lose.

Mr. Robert Wigram, presiding at the meeting of the National Provincial Bank, is reported as follows:—

> Referring to the financial collapse which had taken place in the United States, he remarked that an able writer had recently cleverly illustrated the difference between the banking establishments of London and New York by means of pyramids, the base constructed of solid gold, on which towered the superstructure of credit, and he showed that the reserve gold base of the National Bank, State banks, investment companies and private banks of the United States amounted to only 6·3 per cent. of the superstructure of credit. In other words, 3,647 millions sterling of credit was carried by 192 millions of gold. The Bank of England reserve was in December last £19,681,000—to meet 53 millions sterling of credit—a proportion of 39 per cent. against the 6·3 of the United States.

Apparently this eminent banker was in ignorance of the fact that this reserve of 19 millions sterling is not only the reserve against the Bank of England's liabilities but is the basis of the whole fabric of credit in England, including some 800 millions sterling of deposits in the banks.

BANK SALARIES.

We have received the following letter from an official of one of the greatest of the Joint Stock Banks. We do not think that any of our readers other than bank directors would have difficulty in agreeing with our correspondent as to the grossly inadequate salaries paid to all save a very few leading bank officials. We do not under-rate the seriousness of a change that would give all bank officials adequate remuneration. It would mean a very considerable addition to the expenditure of banking companies, but, as it seems to us, it is an expenditure required if fair treatment is to be meted out to bank officials.

> Your remarks on Banking Finance in your issue of February 22nd are of more than ordinary interest, and I think that a large measure of praise is due to you for bringing attention to the totally inadequate scale which governs the salary of most bank officials.
>
> Being a bank clerk myself, I think that perhaps a few words from "one of the sufferers" may not be amiss.
>
> First and foremost, the remarks printed about the Institution in question apply equally as well to almost every other joint stock bank, although, of course, the evil is less pronounced in some than in others.
>
> Upon investigation I find that the average salary (based upon your method of calculation) of a clerk in the employ of the same company as myself is £160 per annum at the most. But might I point out that perhaps a dozen or less officials at the head office account for between £10,000 and £12,000 per annum? Again we have 251 branches, and therefore from 230 to 240 managers. Taking the average salary of a manager as £300—this would account for a further £70,500. From these figures one can readily see that the average salary of a clerk is much less than £160.
>
> To go a little further, thousands of pounds pass through a cashier's hands in the course of a week, and yet frequently this same man's salary does not amount to £150 per annum. As a matter of fact, I personally know of several cashiers whose salaries are from £90–£120 per annum. Does this strike the ordinary individual as being an adequate wage?

THE JUNIOR ARMY AND NAVY STORES.

The report of the auditors of this Society, Messrs. Deloitte, Plender, Griffiths and Co., completely bears out the statements we have made in these columns from time to time as to what ought to be done. We said the managing director was not the right man for the position, and the auditors in their report expressed the same opinion, with the result that that gentleman has resigned. We observe, however, that the assistant manager remains.

The annual report and accounts of the Society for the past year has now been published, and, on the figures as submitted, the profits are not sufficiently large to pay more than 2½ per cent. The directors therefore propose to take £6,000 from reserve in order to make up the dividend to 5 per cent. We hope pressure will be put upon the Board to reconsider that decision. On their own showing this 5 per cent. has not been earned, and therefore it should not be paid, and we venture to say that if due account was taken of various bad debts, the profit would not be enough to pay even 2½ per cent. For example, nothing is said about the loss incurred by defalcations in Australia, yet our information is that the directors themselves consider it will be not less than £2,000.

Three of the directors retire, and offer themselves for re-election. Our suggestion to shareholders is that they should work for a new Board, and we hope that the Shareholders' Committee, which has done so much to expose abuses, will receive the proxies of all shareholders who cannot attend, and that the Committee will have a scheme to submit to the meeting. What the business wants is competent management, and it is not too much to say that a Board which has acquiesced so long in a management now admittedly very faulty has proved itself unfit. Two of the new directors should be General French and Admiral Churchill, who have done so much on behalf of reform, and other good and practical men will not be wanting if they are looked for.

HENRY BUCKNALL AND SONS, LTD.

Several shareholders in this enterprise have called our attention to the present unsatisfactory position. It is pointed out that the subscribed capital is close upon £700,000—the list of shareholders comprising a very large number of women and middle-class people. There is a suggestion that a thorough investigation should take place into the company's affairs, more especially as to the leases and factories which were supposed to have been taken over at the time of its formation. Curiosity also exists as to the circumstances under which the United States and Lisbon businesscs were handed over to Messrs. Bucknall, Scholtz and Co., Ltd., a Portuguese concern in which the English shareholders have no interest; and also as to the German portion of the undertaking. Perhaps the directors will enlighten us a little.

FINANCIAL ENQUIRIES.

INVESTMENT OF £150.—F. G. M. (Tooting).—We cannot advise you to draw the money out of the Savings Bank in order to put it into the institution you name.

LONDON AND PROVINCIAL EXCHANGE, LIMITED.—C. Y. M. (Newport).—No.

HOARE AND COMPANY.—F. C. C. (Cheapside).—We fancy you got hold of the wrong end of the stick. The dividend would, of course, be paid to the person in whose name the stocks stand.

CARGO FLEET COMPANY.—H. H. (Brighton).—We see little likelihood of early improvement.

STOCK EXCHANGE AND BANKING CORPORATION.—G. R.—(1) Have nothing to do with double options. (2) We are afraid that you could get very little upon your policy at present.

CASUALTY INSURANCE COMPANY.—J. B. B. (Nottingham).—You must give us your name in full, and send us the whole of the correspondence on both sides, if you wish us to move in the matter.

PURCHASE OF BONDS.—J. H. (Bootle).—The French brokers to whom you refer deliver the Bonds, but charge about 30 per cent. above the market price. We return your correspondence with the other company. CONSTANT READER (Nottingham).—(1) They would charge you more than the market price. (2) You can get all information as to the Bonds drawn by being a subscriber to the Belgian Bi-Monthly Moniteur, which will cost you 4s. per annum.

IMPERIAL AND ART SUPPLY COMPANY.—R. O. (Liskard).—Better not.

DOUBLE OPTIONS.—READER OF JOHN BULL (Wimbledon).—Have nothing to do with the Anglo-Continental Investment Syndicate or any other concern dealing in double options. R. T. (Morriston).—Ditto.

CONGO BOND.—A. B. E.—The present price is about £3 7s.

SAFE INVESTMENT.—BRAKO (Upper Edmonton).—Better keep it where it is—in the Post Office Savings Bank. FRANÇOIS (Fulham).—Put the money into the Second Preference shares of the National Telephone Company, which at their present price would give a return of about 5½. Bank shares, with their heavy liability, would not be suitable for your purpose.

SAFETY OF BANK.—NEOFIT (Brockley).—We believe the terms offered are as you state, but, with a small account such as you name, the interest offered would be a very small matter, and we should prefer going to the Birkbeck Bank, which is suitable for small accounts and is one of the safest in the Kingdom. H. O. (Walsall).—We should prefer another selection.

PROVIDENT ASSOCIATION OF LONDON.—A. K. (Faversham).—The association is well managed and financially strong. W. A. (South Tottenham).—If you have been paying in for five years, the office will give you about a third of the amount so paid. We can give you no idea of what offer you would get outside. W. (Croydon).—You do not say when you commenced paying upon the Bond. There is no surrender value until you have paid for five years

ASSOCIATED NEWSPAPERS.—BINOO (Liverpool).—We should not sell just now.

BRITISH EQUITABLE BOND AND MORTGAGE COMPANY.—BONDHOLDER (Liverpool).—We agree. A. F. B. (Crewe).—We should take the cash offer, and cut the loss. We return the circular.

EMPIRE GUARANTEE AND INSURANCE CORPORATION.—J. R. M. (Dundee).—Assurances of the kind to which you refer are not always fulfilled. The company does not seem to be doing a very large business, but its financial position is good. J. W. B. (Birmingham).—Hardly.

SIRIUS SYNDICATE.—J. S. (London), G. G. B. (Manchester), and others.—You will have seen that the terms of the advertisement were slightly modified. We do not, of course, guarantee the accuracy of its prophecy, but we know that some very strong people are behind the scheme.

ADVANCE ON MORTGAGE.—W. E. (Fairfield).—The firm is respectable, but their terms are stiff.

INVESTMENT OF £100.—M. S. (Birmingham).—We very seldom advise investment in American securities. Why not put your £100 into, say, the Ordinary Shares of the Westminster Electric Supply Company, which at their present price would give you a yield of a trifle over 6 per cent., with first-class security.

SICKNESS AND ACCIDENT INSURANCE.—CONSTANT READER (Twickenham).—The Century Insurance Company should serve your purpose.

EDINBURGH MOTOR COMPANY.—MOTOR GREENHORN.—We do not.

BRITISH IMPERIAL INSURANCE COMPANY.—J. F. C. (Richmond).—We should prefer another selection.

SCOTTISH AUSTRALIAN INVESTMENT COMPANY.—F. F. W. (Anerley).—We know nothing against them.

PURCHASE OF SHARES.—SEEKER OF ADVICE (Kensington).—You will find a list of the members of the Stock Exchange in Kelly's Postal Directory. The commission for buying varies with the stock or the shares bought.

SCOTTISH ACCIDENT, LIFE AND GENERAL INSURANCE COMPANY.—G. B. H. (Hanwell).—The company transacts accident, motor-car, and burglary insurance, and also ordinary life business. Its financial position is strong.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.—A. J. P. (Merton Park).—A solicitor might be able to do it for you, but it would not be easy.

STANDING OF BANKERS.—F. W. M. (Sevenoaks).—We cannot decipher the name of the firm about which you want information.

FAWCETT AND COMPANY.—S. R. S. (Blackheath).—We have no information upon the point you raise.

UNITED KINGDOM COMMERCIAL TRAVELLERS' BENEFIT SOCIETY.—S. W. S. (Hampton Hill).—The society is well managed and enterprising, and the scheme seems sound.

MUTUAL PROPERTY INVESTMENT COMPANY.—J. W. G. (Thornton Heath).—You run no risk in doing business with the company.

OUTSIDE BROKERS.—E. B. L. (Clifton).—Tell your friend to have nothing to do with the people you name. M. R. B. (Thornton-le-Fylde).—We have no doubt the people you name could pay you, "say, £500 or even £1,000" if you won—whether they would do so is another matter. Anyhow, we never recommend speculation of the kind. C. W. (Birkenhead).—Have nothing to do with the firm in question. T. S. M. (Resolven).—Keep your money in the bank.

OPERATION.—J. J. A. (Canterbury).—Have nothing to do with it.

THE CENTURY INSURANCE COMPANY.—J. N. (Wantage).—Yes, it is a "sound concern for sickness, accident and life insurance."

C. HOPE.—A VICTIM.—We are obliged to you for the information respecting this person. A. J. S. (Tufnell Park).—We thank you. Your experience appears to have been that of many others who write to us to complain of this person. E. B. (Clapham).—Ditto. We fear your solicitors gave you very bad advice, as solicitors are apt to do in matters of the kind.

MORON COMPANY.—J. L. (Dalston).—We have nothing of a reassuring character to tell you. We fear your money is hopelessly lost.

BELGIAN BI-MONTHLY MONITEUR.—W. P. M. (Montrose).—The London agents of the journal are Messrs. Davies and Co., Finch Lane, Cornhill, E.C. P. S. E. (Wallington).—Ditto.

CROWN BUILDING SOCIETY.—F. B. F.—You omitted to send us your name and address.

ANGLO-FRENCH EXPLORATION.—F. F. (Sheffield).—It is not a purchase we should have recommended, but, as you have them, we think you had better hold for the present.

ALBION ASSURANCE ASSOCIATION.—UNCERTAIN (Manor Park).—The answer to your question is in the negative.

MINING SHARES.—R. M. (Aberdeen).—We should hold them for the present. With respect to the copper shares, you are a little late in the day, but no doubt they will go lower. B. R. (Bow).—We do not advise purchase of the shares you mention.

UNITED REALISATION COMPANY.—W. H. (Miskin).—Very little, we fear. You might write to the liquidator. It is a weary business.

TUNBRIDGE WELLS FRIENDLY SOCIETY.—J. W. R. (Islington).—We have no information respecting it.

HERBERT'S SUPPLY STORES.—S. H. E. (Alton).—We have no information.

MAJESTIC INSURANCE COMPANY.—J. H. D. (Derby).—We know of no good reason why you should not do as you propose.

THE SOUTH STAFFORDSHIRE MOND GAS COMPANY.—H. P. M. (Liverpool).—We doubt it.

THE HAMPSTEAD TENANTS, LIMITED.—C. M. (Dartford).—We have read the correspondence you had with this company, and copy of which you send us with the prospectus issued by the company. We really do not see what you have to complain of. The correspondence is returned to you.

VARIOUS INVESTMENTS.—FIGARO (Watton).—We do not think you have any cause for anxiety. Although the position of the society in question is not what it should be their guarantee is sufficient for your purpose.

THE ASSOCIATED TAMWORTH MINES, LIMITED.—JERSEY.—You should communicate with the company, which will no doubt give you the information you want. By the way, you omitted to send us your address.

JAPANESE BONDS.—R. S. G. (Stroud Green).—(1) We should hold for the present. (2) The Building Society you mention is an excellent one, and for your purpose might be more suitable than railway stock.

TWO COMPANIES.—BANK SHAREHOLDER (South Croydon).—We have no knowledge of any such connection.

TEMPERANCE PERMANENT BUILDING SOCIETY.—ENZONIAN (London).—Yes, perfectly safe.

BREWERY STOCKS.—E. G. (Elcot Avenue).—You will have seen from our remarks of last week that we take your view of the matter. In view of the Licensing Bill we cannot advise you to put your money into Bass, Ratcliffe.

PROVIDENT BOND.—CONSTANT READER (Stratford).—We regret we can be of no service to you in the matter. The association would give you a surrender value representing about one-third of the money you have paid in, assuming you have paid for five years.

CURRENT ACCOUNT.—REBAB (Wimbledon).—We should prefer the Birkbeck Bank.

MERCANTILE BANK OF LONDON.—CONINGSBY (Derby).—The undertaking, although small, is financially sound.

LONDON GUARANTEE AND ACCIDENT COMPANY.—H. E. (Chatham).—Yes, certainly this company's policies are "good ones." Its financial position is very satisfactory.

PREMIUM BONDS.—A. E. H. (Manchester).—We have no doubt, if you sent the balance due upon the Bonds to Messrs. Cunliffe, Russell and Co., you will get the Bonds you have bought. As to the price charged for them, that is quite another matter.

UNITED KINGDOM INVESTMENT CORPORATION.—E. B. (Westgate-on-Sea).—We will look into the matter.

AMONG THE MUMMERS.

More About the English Play Society.

Last week, owing to the pressure of more important matter, some of my comments in rejoinder to Mr. Lyddell Sawyer's reply on behalf of the English Play Society had to be held over. They concern chiefly the question of finance. Let it be quite clearly understood that I do not doubt the *bonâ fides* of the promoters; but their honesty does not dispense with the need for financial safeguards against the possibly less upright persons who may one day control the funds.

Concerning the Funds.

Mr. Sawyer smiles at the possibility of "serious misuse of the funds," and suggests that after all the expenses have been paid, there will not be very much left to play with. That depends; for the Executive are throwing their net pretty wide. Not only do they ask the sympathetic public in general, and the would-be produced-dramatist in particular to join at a guinea a time, they promise preferential treatment in the casting of plays to actor members, preferential selection of instrumental and vocal members to appear at the numerous entertainments which are projected, etc., etc. I believe the Stage Society, which promises to do much less than the English Play Society, has a couple of thousand members; we will take it at 1,000. A similar membership would give the English Play Society a thousand guineas per annum. Suppose 250 of these members had plays which they wanted to submit. The charge for a "preliminary" examination of a one-act play is to be 10s.; for a play of more than one act 15s. An "advanced" examination will cost 12s. 6d. for a one-act play, and £1 1s. for a play of more than one act. Such members as desire to revise their plays and submit them again after a first rejection, must pay half the original fees, or if they are dissatisfied with the decisions of the examiners—whose names will be known only to the Executive—they may have the plays submitted to other examiners, on payment a second time of the full fees. I think it will be a bad year in which the ambition and vanity of its members do not bring into the Society another thousand guineas from this source.

The Production of Plays.

The Executive will give estimates for the production of plays that obtain 60 per cent. of the 100 marks set down on the examination sheets as representing the "perfect play"—as though plays could be "standardized," as one standardizes a material article of commerce. I wonder how many marks Mr. Boyle Lawrence would have given Mr. W. L. Courtney's "Kit Marlowe," and how many Mr. W. L. Courtney would have given Mr. Boyle Lawrence's "Heel of Achilles;" what difference there would be in the marking of the same play by say Miss Farr and Mr. Francis Howard. The whole idea seems to me the height of absurdity, if the Society is supposed in any way to be desirous of assisting genuine dramatic art.

A Gilbertian Society.

That by the way. The Executive are fully empowered to devote as much of the Society's money as they like, or as little, to the production of plays by members—themselves included—so long as they have won the Society's diploma. They can be examined as competitors by themselves as examiners, appointed by themselves as Committeemen under these rules. No wonder Sir W. S. Gilbert is an "inaugurating member" of the English Play Society: I begin to think he may have drawn up its prospectus. Of course, the question whether the Society's promoters are honest or dishonest is not the real question, any more than the smallness or largeness of its probable income is the question, or whether it is "semi-philanthropy," or a mere business proposition with a tempting front page. The real question is whether, having received some literature of the Society, with a request that I should recommend the scheme as it stands to my readers, I am prepared to do so. Frankly, so long as the rules remain as they are, shutting out for some three years the paying members from any active control of their own subscriptions, I am not inclined to urge budding playwrights to join the English Play Society.

We have to acknowledge receipt of a copy of the third edition of that very useful publication, "A Complete Guide to the Companies Acts, 1900-1907," by Mr. W. H. Behrens, 31, Poultry, E.C.

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BUSINESS SUCCESS & HOW ATTAINED.
This important question is fully dealt with in our Business Blue Book and Business Success booklets. Company Formation has been the means of many successes, as thereby private assets are set free from business risks, customers' interested co-operation can be secured, partners' interests clearly defined, further capital obtained, liability of all parties limited, and many other advantages too numerous to mention here. If you desire to learn further why nearly 5,000 firms are incorporating yearly, send three stamps for our booklet No. 48, which gives all the necessary information and tells you in a lucid manner why you should limit your liability. You cannot afford to let your competitors get ahead of you. We have made a speciality of company formation for years and will carry the details through for an inclusive figure.
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THE WORST DISEASE IN THE WORLD.

Kills and Drives Mad more People than any other form of Illness.

THE AWFUL AGONIES OF NERVOUS DEBILITY.

If you were asked to say what you thought to be the worst disease in the world, you would probably name cancer, or consumption, or leprosy, or some even more loathsome and painful disease. But you would be quite wrong.

The worst form of illness in the world is nervous failure, or, as it is most commonly known, nervous debility. Why?

Because, in the first place, it is an ailment that enlists little or no sympathy, as its symptoms rarely reveal themselves, except to the sufferer himself, or to the trained and observant eye of a specialist. A man or woman may be—indeed, often is—suffering from one or more of its earlier stages, and yet be quite unconscious of the fact.

EVERY SOUND A HEART STAB.

Again, the sufferer from nervous debility is not suddenly struck down pantherlike by one violent blow, and carried away to die. He usually keeps grimly and heroically struggling on, often for years, pathetically hiding his scars and endeavouring to hold his own against stronger and more lusty competitors. Every day to him is an agony, every sound is a stab, every moment is a pin-prick.

Nervous debility is beyond doubt the most lingering, most torturing, and the most painful disease in the world. It is amenable neither to the surgeon's knife nor the medicine bottle. There is only one possible source of hope—electricity. If that cannot relieve or cure, nothing will.

MADNESS OR PARALYSIS?

Extreme fidgetiness is another symptom of the earlier stages of the disease. A person finds it impossible to sit still for any length of time. One keeps drumming the floor with his feet. Another keeps rising up and sitting down again. Yet another must be "doing something" all the time. Dizziness and a sensation of heart-failure are also symptoms. It is an effort of will to cross an open space. Even when walking along the street there is a constant fear of toppling over, and the victim therefore, clings closely to the wall. In some forms the sufferer finds it impossible to face a crowd of people without feeling dizzy, and seeks perpetual solitude. In others the neurasthenic cannot bear to remain in a closed space—as, for instance, a railway-carriage. The using of words in the wrong place, failure of memory, and an indisposition to physical or mental action are also certain symptoms.

All these—and they are only a few of the numerous forms in which nervous debility begins to reveal itself—are premonitory warnings of the commencement of a brain or a nerve lesion, which, if neglected, probably ends in one of three things:

(1) Imbecility
(2) Insanity
(3) Paralysis and Death.

Here is what one of the greatest specialists on mental and nervous diseases says about this fearful complaint:—

"I have seen around me in my daily walks thousands of men and women with the portents of coming madness of paralysis on their faces. In the omnibus, in the railway carriage, everywhere I go, I meet these victims of 'the strenuous life,' with the premonitory symptoms of dementia, paranoia, melancholia, locomotor ataxy, paralysis, and other forms of mental and nerve disease. The slightest shock would kill them or send them to the lunatic asylum. Already our madhouses and epileptic hospitals are crowded with the victims of that terrible modern disease, nervous debility, which is so contemptuously ignored by the multitude."

ELECTRICITY THE ONLY POSSIBLE HOPE.

And yet the Physicians themselves admit that no medicine ever yet distilled or compounded can cure this form of illness. Medicines may at the very outset—*i.e.*, in the early stages—somewhat retard the progress of the disease, but only electricity can infuse actual new nerve-force into a person, and that is why the Pulvermacher Treatment by curative electricity has had so remarkable a record of successes in the cure of this form of illness. But even electricity can only be of avail when employed before the final and incurable stage of the disease has been reached. It is vitally important, therefore, that nervous debility should receive treatment at the very earliest moment possible.

The glorious life-instilling virtues of electricity will make a new man—or woman as the case may be—of the nerve-shattered sufferer. It will transform the lifeless, nervous sufferer into a really robust, nervy, confident individual. It will give that serenity of mind and comfort of body which belong to the truly healthy alone. No one need despair, except those who have actually reached one or more of the three final stages of the disease—imbecility, insanity, or paralysis.

In the new book recently published which the Superintendent of the Pulvermacher Institute offers post free and gratis to every reader of JOHN BULL, those interested further in this subject will find the most interesting and sensational revelations of the effect of curative electricity in the treatment and cure of nervous debility. Just write your name and address in the space below, and a copy will be posted to you at once. The book is crammed from cover to cover with the most sensational matter dealing with this extremely common and too frequently neglected ailment.

To Readers of "JOHN BULL."

The Pulvermacher Institute make a direct and personal appeal to all weak and ailing people to closely study this subject for themselves, and read the fullest information on electricity and its medicinal value. For this purpose they have just published a new issue of their book, entitled "A Guide to Health and Strength," a perfect compendium of the ways and means whereby full vitality, strength, and energy may be regained and preserved. It abounds with medical research, opinions, and advice. Every sufferer from organic and functional disease or weakness, liver complaint, kidney trouble, nerve prostration, general debility, indigestion, anæmia, rheumatism, lumbago, neuralgia, or gout, should have this volume in his or her possession. It costs nothing, and is sent post free on application to the Secretary, PULVERMACHER INSTITUTE, LTD., (95) Vulcan House, 56, Ludgate Hill, London, E.C. Simply fill up form below, cut out, and forward at once, when the book will be immediately forwarded.

NAME .....
(State if Mr., Mrs., or Miss.)

ADDRESS .....

.....

JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

Coming Fashions.

A friend in Paris sends me a letter and incidentally a few notes on the fashions that will prevail for the spring. The predominating colours are to be old-rose, Nippon blue, that is a greenish blue, and billiard green. They are becoming alike to blonde or brunette, and pleasing tones for the spring. It is a great thing to choose a colour that will match the season—brown, for instance, always seems out of place in the spring or summer, and should be laid aside till the autumn. Skirts are being made with either long or short peplums, that is, a loose cloak or apron, falling in points or squares—the underpart being as light as the wearer can endure with safety. I do not say comfort. We very often dispense with that. *Il faut souffrir pour être belle!* Bodices are all more or less simply made; in fact, simplicity seems the main feature about everything except the hair, which is all curls and ribbon. One much-favoured coiffure is a large plait round the head, forming a crown, and ending in bunches of curls, dressed low on the head. Others again, elect to have only curls, standing away from the head. In either case soft satin or gold ribbon is drawn in a wide band round by the nape of the neck and twisted through the curls, terminating in a small bow at the side, front, or back. Sometimes, instead of ribbon, masses of slightly tinted or spangled marabout feathers, with flowers interwoven, are worn at the side, or towards the back. It is a daring innovation, but decidedly becoming. Despite the enormous creations that I see in the shop windows here, my friend (and she is very much in the know of things over there) tells me that small hats are going to be worn, in a shape she calls "byane" and which I gather from her description is like a cardinal's cap, with a very high crown and no brim, trimmed by enormous quantities of plumage.

To Eat or Not to Eat.

Do we eat too much? According to the lady editor of a French paper, we do, and not only that, but we also eat the wrong things. Her measures are rather drastic. She forbids unboiled milk, the white of eggs, veal, liver, kidneys (think of it, no kidneys and bacon). In fact, she says, no meat, or hardly any. There is certainly a good deal of truth in her statements—we do consume a great quantity of meat—and now that vegetables can be so tastily cooked, it is no hardship to do without two joints a day. Light luncheons, with fruit, and a cup of coffee afterwards, are certainly more healthful. On the other hand, too much milk and bread is also injurious, and tends to flabbiness. Of course, this feminine Eustace Miles is quite right, inasmuch as it is as well to observe moderation in food as in everything else, but it will be very sad if we are to be denied the pleasure of preparing nice dishes for our menfolk; besides, how could we ever approach them for the payment of a bill, or the purchase of a new hat, or some other little trifling thing for which we summon up much courage? John is always more amiable and amenable after a good square meal; "the way to a man's heart"—you know the rest. I hope we shall not have this path of arbitration closed to us.

Charity.

Indiscriminate charity is not the order in Italy. A new organisation has sprung up under the leadership of a few earnest and enthusiastic women. There are hundreds of poor women workers in the Italian cities, capable in many trades, but yet so penniless that they have not the wherewithal to buy the necessaries for sewing or embroidery, or for any line in which they are accomplished. The society sees to it that material is supplied, and on the completion of the articles finds custom for them, and brings them into the market. This is a far better way of helping the poor than by the so-called slumming, chiefly undertaken by women devoid of tact and fine feeling, who do no good, and only irritate the wretched recipients, making them more rebellious. We should not care for some of the highest in the land to come swooping down upon us at all hours, prying into our affairs. The humblest navvy's wife has some pride, and there is often many an inward struggle before largesse is accepted. I once heard a story about a well-known American society leader. She went down to a tenement quarter, and in the course of her visitations came upon a young girl busy at the washtub. My Lady Bountiful felt sure she had found a deserving case, and, despite protestation, insisted on leaving a dollar. That evening during the progress of a grand dinner party she was giving, a scuffle was heard outside, and notwithstanding the footmen's efforts, a stalwart man, in rough clothes, pushed his way into the room, walked up to the hostess, and placing a dollar beside her plate said he "guessed" he needed no apology for his appearance, as since she had thought it fit to call on his sister at any hour, he returned the compliment. To help, one must understand, or else leave it to those who do. There are some among us who do good work silently and quietly. They do not pounce upon the hungry robins, but remember that the great thing is to help others to help themselves. If centres were established where a useful art could be learnt, or material given to assist in making things, and then an outlet found for the sale of them, charity would be raised to a much saner level.

What are Government Premium Bonds?

A good deal of interest is being evinced by the public at the present time in Government Premium Bonds. Although these Bonds have on the Continent for more than 50 years been the most favoured method of investing savings, it is not too much to say that there are many persons to whom these Bonds are wholly unknown, or who have fallacious ideas with regard to them. To all such a most interesting Book, just issued, will be of great interest. It treats comprehensively with the subject, and clearly shows the advantages that these Bonds possess over all other forms of saving and investment.

Let us briefly explain what Premium Bonds are. They are on the Continent what British Consols and Municipal Stocks are in this country; they are direct obligations of the respective Governments and Municipalities issuing them, which guarantee the principal, interest, and the payment of all prizes. They bear fixed interest, in most instances varying from 2 to 4 per cent. per annum. But they have this important distinction and merit; they give their holders the benefit of repeated participations in drawings for "premiums" of sums varying from as much as £40,000 to as little as £20. These drawings take place at regular dates in the presence of Government officials and the Public, and the amounts of the prizes are paid at once to the holders of the lucky numbers drawn. It is, of course, out of the question that every holder can secure a big prize, but he can never lose his capital. Throughout he receives his interest, and he naturally has an equal chance with every other holder, and there is absolutely no reason why he should not be the fortunate one. It is just this element of Chance that constitutes the great charm of these Bonds. Any holder, rich or poor, may be the lucky recipient of a fortune beyond even his wildest dreams. Notwithstanding these immense possibilities, the security is unimpeachable—as safe as if the money were in the Bank of England or the Post-Office Savings Bank. Furthermore, in order to appeal to the small investor as well as the large, the Bonds are in small denominations—some as low as £4.

The ANGLO-AMERICAN FINANCE CORPORATION,

of **41, King William Street, London, E.C.**, make a speciality of these Premium Bonds, and are thus in a position to offer special facilities to those contemplating an investment in them. Whether or not the reader decides to purchase these Bonds, the Book published by this Corporation will, at any rate, well repay perusal by those interested in the subject. It is free for the asking if you mention "John Bull."

THE HURLY BURLY.

By THEODORE DAHLE.

SIDELIGHTS ON A LONG-FELT WANT.

I have reason to believe that there are hundreds of houses which cannot be sold, leased, or let because they have the reputation of being haunted. A haunted house is a white elephant. You may advertise it as a job lot or a going concern, offer it at a low rental through fifty agents, undertake to clean, decorate and repair, to put double locks on the attic and six bolts on the cellar, expatiate on the roomy rooms, the fragrant garden, the healthy situation, and the cheap and convenient ride to town; but you may as well save your breath to cool your porridge. Nobody will take a house with a ghost in it. Ghosts are the most useless things a landlord can keep about his property. It would pay him better to cultivate cats.

The inspiration has come to a gentleman of the loving name of Dove, living in the London City Road, that this is not as it should be. Here is his advertisement as I find it among the long-felt wants of a London paper: "Haunted houses restored to normal state and ghosts cleared. Terms moderate." The hour brings the man. Mr. Dove appears to be the man in the fullest sense of the word. He has a large physique and two glistening eyes. The spook which crosses his path will have to fly or fall, and it will probably fall quicker than it can fly.

I think I should explain how Mr. Dove came into the ghost-clearing industry. He was staying at a cottage in Ramsay, and had just dozed off into a blissful sleep when he was awakened. In the silver moonlight which streamed through the window he saw, gazing at him from the foot of the bed, a pretty girl with piercing black eyes and lovely raven locks all hanging down her back. For awhile he wondered whether he was awake or dreaming. He pinched himself to test the matter, and felt the pinch. Here I am constrained to say that Mr. Dove's temperament differs from mine. I should not have pinched myself. I should have arisen at once and pinched the lady.

When Mr. Dove finally decided to clasp her to his heart I take it that she finally decided that he was too slow, or too quick; anyhow she vanished. It is not for me to say what she was after; but I hope he investigated his garments at the time and satisfied himself that she had not been through his pockets. However, that was long ago, and Mr. Dove is now at the head of a band of eight athletes who will "work in a body with no more protection than a stout oaken stick." This is certainly an excellent arrangement. If I ventured to suggest an improvement it would be that they should also carry matches. You can be more certain of the place where you want to hit a spook when you strike a light. In the dark you may aim at his head and only crack a window. This does no harm to a ghost and costs the landlord money.

Mr. Dove dares to be a Daniel. As I understand, the size of the spook will be no detriment. "Nothing," he says, "will be too big for us." I assume he will be as willing to accept a commission in a haunted mansion as a haunted cottage; that he will be as ready to abduct the White Lady of the haunted corridor as he is to arrest the teeth-chattering skeleton in the picture gallery; that he will be as game to solve the shrieks of the dead as the groans of lost souls in their agony; that he will hold himself in readiness to track invisible footsteps clattering down creaking staircases and identify long bony fingers tapping on the window panes; that he will investigate secret chambers on the shortest notice and return wandering spirits to either the graveyard or the decanter, as the case may require. I conceive Mr. Dove will not regard it as any part of his official duties to attempt to solve the much-debated problem, "What is whisky?"

For the moment the chiefest trouble of Mr. Dove is lack of custom. Doubtless he hopes clients will walk up in thousands, or he would not advertise. He knows, as I know, that the harvest is plenteous and the labourers are few. Many report ghosts, but few get up and hit them. This is where Mr. Dove and his band of athletes will come in. Their motto should be that of the New York policeman, "Hit 'em fust, an' hold 'em arter." If I were Mr. Dove, I think I should put myself into communication with the Psychical Research Society, the members of which seem to be quite ignorant of the proper use of oaken sticks. Meanwhile, he lacks capital. "With capital," he says, "we expect to make rapid strides." Rapid strides, indeed, are essential to the success of the business; the *sine qua non*, as the poet has it. Unless a ghost eradicator can move faster than a policeman he is undone; the ghost will climb through the keyhole before he can whistle for assistance.

Get this into your Mind
"BOVRIL IS ALL BEEF"

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Tea Merchants.

By Special Appointment
To His Majesty the King

By Royal Warrant
To Their Majesties
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THE
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BULL'S EYES.

Some Unfounded and Confounded Rumours:—
That telephone users now say "Exchange is robbery."
That the Education Bill treats the Church too Liberally.
That the Labour newspaper will "work."
That the M.C.C. team now spells "ashes" with two h's.
That the Sweated Industries Bill is intended to make Sweaters sweat.
That the agitation against the Censor is largely non-Censor.
That the foreign competition in tombstones is a grave matter.
That King Leopold thinks "Congo" and "congé" synonymous terms.
That the Licensing Bill errs on the side of temperance.

The residence of Mr. Cust, in Westminster, has been damaged by fire. No doubt he did.

"Education should begin with the skin," says Marcus Woodward. Not by tanning it.

Scarlet tulips are to be the fashionable flower this spring. Truly has the poet written, In the spring a young man's fancy will now lightly turn to thoughts of two-lips.

"Harrow Boys' Mite," reads a heading. Shouldn't it be "*must*"?

Exports of human hair from Naples dropped about £8,000 in value between 1905 and 1906. Is the "falling off" due to "cut" prices?

"John Burns at a Fire," reads a heading. He got too near it.

Sent for trial at Brentford, a prisoner declared he would tell a story that would make the United States and London ring. Evidently a case of a peal.

A machine has been invented to affix postage stamps to letters. It must be a "licker."

"The French servant is a human being," says the *Sketch*. So is the English. "To err is human."

A Birmingham girl is stated to have smoked four packets of cigarettes a day. She must be suffering from "deadly tube"-rculosis.

The Church, says the Bishop of Stepney, is rather conservative. Not very Liberal, certainly.

The report of a collision between an omnibus and a dust-cart states that "the passengers were shaken." No doubt they needed it.

"There are women who would sell their souls for a ribbon," says Father Vaughan. Especially in the shape of a beau.

"Some people are so exacting that when opportunity knocks they want her to send in a card," says a Chicago paper. A trump card, for choice.

Berlin borrowed a genuine London fog recently, but it was not mist.

At Westminster Police Court, a father complained that his daughter had engaged herself to "an apology of a man." But apologies ought to be accepted.

"The chief feature of the marrying temperament is unselfishness," says Alphonse Courlander. Witzhoff is evidently a much misunderstood man.

Speaking of the *Times*, a contemporary says, "It has ceased to be a 'thunderer,' and become a pop-gun." But it doesn't seem to go off.

In reference to the Education Bill, Lord Hugh Cecil says, "Town schools are to be stretched again upon the rack; country schools are to be sent to the guillotine." Hang the schools!

A group of statesmen at Tussaud's is to be moved to make room for the Suffragist group. Is this a case of coming events casting their shadows before?

At a village near Exeter the wife of a farm labourer has given birth to her twenty-second child. Twenty-two many.

Sir Benjamin Stone, M.P., will not stand again. As he is an accomplished amateur photographer his "negative" may be "taken" as "positive."

A writer in a fashion paper says: "Our brave men get V.C.'s and medals; our brave women headaches and heartaches." Yes; and some get fined or imprisoned: it's the Holloway of the world.

"Female plaice are much longer lived than male plaice," says the report of the North Sea Fishery Committee. A man we know had a middle piece the other evening, at a cheap restaurant, and he says it must have been a female.

A fire which broke out on Monday under the centre arch of Blackfriars Railway bridge was put out by the "Alpha float." Very curt. In fact it was omega.

In answer to "Piscator," we may say that the closing of the Old Ship, at Greenwich, does not necessarily imply that no one will be able to have whitebait for dinner again.

"He was taking 'Lizer out for the day. They passed a fruit shop, he bought some apples, ate two, and after a long and patient pause, 'Lizer asked:—"Be 'em zweet, Jan?" "Eas," said Jan. "Whoi, doan'ee boy zum?"

A new book, entitled "Sally Bishop," has just been published. It sounds like an irreverent allusion to his Grace of Sarum.

The City of London medical officer has stopped the sale of a "joke" known as "Russian fleas; or, bottled torture." Well, when it comes to Russian fleas, free trade be hanged.

At Southwark, a tailor sued a collector of King's Taxes for the price of a pair of trousers ordered when he called for the taxes. Perhaps the trousers were for His Majesty, too; he must have something to put the money in.

A schoolboy's definition of "Faith": "A belief in that which we know is impossible."

A case has been reported to the Mile End Guardians of a man dying after a bath—the first he had had for twenty years. A doctor suggested that "bathers should breathe through their noses and put blankets over their heads." A wise precaution—when gentlemen of this kind are about.

A boy's reply to an examination paper question: "There are two kinds of zones, masculine and feminine. The masculine zones are temperate and intemperate, while the feminine zones are both horrid and frigid."

No wonder Mr. Birrell grew angry at the importunity of the Suffragettes who called upon him the other day. Is he not Chief Secretary for Ire-land?

And yet Mr. Birrell is a man of peace, after all. His numerous attempts to conciliate everybody deserve to be entitled—"The Concessions of St. Augustine."

Mr. Peter Keary, author of "Get On or Get Out," has been made a J.P. A companion volume, "Get Off or Get Down," is expected.

Mr. Keary has always shown a fondness in his writings for short sentences. We wonder if he'll keep it up.

At the Newport R.C. Church recently, Canon Conway announced that Mass would be said for the King and Crown Prince of Portugal and "for the convict who died at 3 o'clock this morning at Parkhurst Prison." Truly, death levels all things.

It is suggested that women are eligible as recruiting agents for the Army. They have always had a good deal to do with providing the infant-ry.

The Rev. W. Evans, of Blackpool, has chosen for his motto for 1908—"No hump!" Visitors will therefore find no "blue" Evans at Blackpool this summer.

One of the advertisers in an evening paper recommends us to "Start the New Year Well." Nothing like keeping a bit ahead in these bustling days.

The Kennington Theatre has been graced by a puppy in the stalls. Nothing new in that.

In the Westminster County Court last Friday it was stated "however firmly church steeples are fixed, they revolve to a certain extent." Jim Crow says he has often noticed it.

A sad instance of how the smoking of tobacco shortens life may be seen in the case of Mrs. Scott, of Addlestone, who smokes, and is one hundred and one. Had she not indulged in the pernicious habit she might have been two hundred and two by this time.

Says Miss Constance Collier, the actress, "you may get a kind of erotic, neurotic fascination from unhealth." What does the lady mean?

Sir Edward Fry says England "should not sap the manly virtues by state help." Or, we presume, the manly vices by state repression.

JOHN BULL'S LETTER BAG.

[THE EDITOR *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers when sending cuttings from newspapers take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

THE PUBLIC TRUSTEE SCANDAL.—All copies of the Petition must be returned to us without fail by Monday, the 23rd inst.

H. W. (Manchester) says that Mr. Vivian's reviews are often amusing, but he finds fault with a notice of "The Happy Moralist," by Hubert Bland; because this book is dished up out of a number of contributions to the *Sunday Chronicle*. But the fact that ephemeral or fugitive papers command a certain popularity does not prove that anyone wants to keep them in a permanent form. Anyhow, H. W. must be congratulated upon the enthusiasm which prompted him to compare Hubert Bland with Milton and Shakespeare.

"SAUCE" (Worcester) has had unpleasant dealings with our old friends, Acte and Co. They seem to make a practice of clamouring for payment for postcards which have been already returned. We have had several complaints on the subject. We have also exposed Gerome and Co., and notice that their address is 83-87, Fleet Street, while that of Acte is 85.

R. M. (Holland Park), referring to the claim of the pretended Lord de Morley to be descended from the hereditary standard-bearer of William the Conqueror, says that his own great grandfather and great grandfather's brother were the only known descendants of that historical personage. Our correspondent also informs us that his grandmother was at one time considered the most beautiful woman in India. All our compliments!

H. C. (Camden Town) says that, if we want to hear real thorough-going blasphemy, we had better go to Finsbury Park one Sunday and listen to a representative of the "Christian Defence League." We are not keen.

W. H. C. (Pendeen) sends us a strange anecdote. A friend of his, when a student in a Dublin hospital, was able to show some attention to an old woman who was very ill and had formerly kept a coffee-stall. One day she asked him to accept a necklace, which she said had belonged originally to Marie Antoinette, who had given it to an attendant at the French Court, who had passed it on to a relative of the old woman. He refused because he thought it was only composed of green glass and that the story was no more genuine than the necklace. Presently the old woman died and her few effects were sold by the landlord for rent. At first no bid was made for the necklace, but two dealers bidding against each other, brought the price up to £5. Eventually the necklace became the property of Lord Rosebery, who presented it to the Countess of Crewe on her marriage. Perhaps, Lord Rosebery will let us know what he gave for it.

F. G. M. (London, S.W.) sends us a cutting from the *Daily Telegraph* to the effect that, after the sale of the Balaclava bugle recently, a veteran repeated on it the stirring notes of the charge. He informs us that the "veteran" was an art dealer, aged 35. It is too bad to impose on the public in that way.

C. W. C. (Dalston).—It was certainly a quaint idea on the part of a writer in *London Opinion* to allude to "a decapitated head." We agree in regretting that the dictionary should have come to be neglected by many editors. That is the reason we asked Jim Crow to say a few words on the subject.

A. R. (Braintree) points out that, whereas the *Daily Express* announces every day that "Tariff Reform means work for all," Mr. Austen Chamberlain has been saying that "no one claims that Tariff Reform would be a remedy for the evils of unemployment." When Protectionists fall out, honest Free Traders come by their own.

E. W. (Finsbury Square) says the Irish peers are neither "Irish" nor "people." What are they then? Thistles?

"DESMOND" (Newport).—We are very sorry to hear that you have twice cut your thumb with the wires used for stitching JOHN BULL. The best advice we can give you is to suck it. We are glad you like our open letters, and will endeavour to continue to deserve your esteemed favour. How do *you* know the Irish Crown jewels are gone?

A. G. C. (Bromley) fears we are on the downward path and says we shall not live long if we continue to publish "New Theology" and Jim Crow's articles. The "New Theology" has already discontinued itself, and, strangely enough, a great many readers seem to be quite fond of poor old Jim. His invitation to dissentients to go to the devil should not have been taken too seriously. He had previously referred only to the world and the flesh.

E. H. C. (Limehouse).—Perhaps there were two stabbing cases in Poplar. Otherwise we should be driven to the melancholy conclusion that either the *Star* or the *Evening News* was guilty of inexactitude.

"MUGGINS" (Liverpool).—No doubt the addition of a Minister of Marine would be an improvement to our proposed Cabinet, and we will bear it in mind when we are forming our first Ministry.

THE CHAMPION MOTOR CYCLIST.

Nervous Disturbances, Limpness, Fatigue—

While all Europe is amazed and wondering at the iron nerve exhibited by Mr. G. A. Barnes, the famous champion motor cyclist, he has written us a remarkable letter explaining that the wonderfully steady nerve he displays throughout his hazardous contests is entirely due to the energising properties of Phosferine. The terrible risks of motor cycle racing were enormously reduced, says Mr. Barnes, when he began to increase his nerve force with Phosferine, and he was enabled to finish all contests without experiencing either muscular limpness or fatigue.

Not to be feared again.

Mr. Geo. A. Barnes, writes:—"Will you be so good as to forward me immediately three large bottles of your famous Phosferine? The tonic is a very necessary part of my equipment, for, as you may be aware, I have been for the last seven years the most prominent racing motor cyclist in England, holding the hour record on three different occasions. For two years now I have been racing on the Continent, meeting in competition every rider of note, and, with the exception of two occasions, when I had machine troubles, I have never suffered defeat. My nerve has always been a matter of comment by the French Press, but in reality its strength and steadiness is principally due to your excellent tonic, which I take with unfailing regularity. I find Phosferine has the rare property of storing up energy and preventing the limpness and fatigue which means utter failure in such a hazardous calling as I pursue. Phosferine not only braces the entire nerve system, it is also a splendid corrective for any nervous disturbances."—August 1907.

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THE GREATEST OF ALL TONICS.

A PROVEN REMEDY FOR

Neuralgia	Premature Decay	Backache
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Brain-fag	Sleeplessness	Maternity Weakness
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PHOSFERINE PREVENTS COLDS AND INFLUENZA, and all disorders consequent upon a reduced state of the nervous system.

The Remedy of Kings.

Phosferine has been supplied by Royal Commands

To the Royal Family
H.I.M. the Empress of Russia
H.M. the Queen of Roumania
H.M. the King of Greece
H.I.M. the Dowager Empress of Russia
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And the Principal Royalty and Aristocracy throughout the World

PHOSFERINE STORES UP ENERGY.

Bottles, 1/1½, 2/9, and 4/6. Sold by all Chemists, Stores, &c.
The 2/9 size contains nearly four times the 1/1½ size

"Reader" (Ilford).—We fear that the award of the Nobel prize to Kipling has not received the attention it deserved. We regard it as a scandal.

S. Y.-S. (Chiswick) protests against the worship of criminals, fostered by certain popular newspapers, especially those which appear on Sundays. He says the Prisoners' Aid Society will soon be unnecessary, as the gentleman who has done time will be able to make a comfortable income by writing his reminiscences. What to do with our sons: happy, thought I send them to gaol.

"Old Salt" (North Finchley) pokes fun at Mr. Dahle for suggesting that we should "sail westwards in the same longitude." The "Old Salt" has "tried many tricks in navigation, but never managed to do that." He suggests we should "correct the mistake and carry on," as the drill sergeant said. But we think it is our wretched printer who stands most in need of correction. The "Old Salt" wants us to stop attacking Protection and leave readers "to have their own honourable and honest opinion on the question of Tariff Reform as on that of religion." We never heard the fiscal policy compared to religion before, nor can we hope to swallow it without a very large pinch of old salt.

J. R. disapproves of halfpenny papers. Having squandered the necessary coin on "one of the blooms of the Carmelite hothouse," he read the statement of a Mr. G. B. Shaw: "I have not eaten meat for twenty-seven years. The results are before the public." J. R. complains, "The *Daily Mail* says nothing about the results, and I have never heard of the gent. before." We envy him.

A. W. V. (West Hendon) wants a biscuit for the *Daily Express*, for using the expression "to damn with faint praise." We wonder whether he is unacquainted with the hackneyed quotation:—

> Damn with faint praise, assent with civil leer,
> And, without sneering, teach the rest to sneer.

J. O. A. (Westminster Club) wants a biscuit for the *Daily Telegraph* for saying that "Mr. Butler's father and mother were both senior classics." But we really can't give biscuits to every newspaper which happens to tell the truth. J. O. A. must be a cynic.

S. W. (Nottingham) trusts "Jim is in the pink." Pink what? He also sends us the circular of a local tailor who says "the profit to me on some cloths is *nil*, on some a loss, and on the rest infinitesimal." We must order a pink coat before the hunting season is over.

C. R. B. (Streatham Hill) sends us a circular from Cox and Co. (32, Walbrook, E.C.), and suggests that this is a fresh *alias* adopted by Seymour and Whiteman, the notorious bloodsuckers, who prey upon bank clerks. Whiteman, however, had already carried on business as Cox and Co., at 229, Seven Sisters Road.

A. H. (Enfield) says that in December last he sent to a friend in Canada half a pound of cigarettes, valued at 10s., declared as of British manufacture. He paid 8d. postage, 6d. for the declaration stam, pand 1s. deposit on account of Customs charges. He was told by the Post Office people that the parcel might cost him from 3s. to 4s. in all, or that he possibly might have part of the 1s. refunded. Now they have come to him for 9s. 8d, undercharge on Customs. As, according to the Blue Book on Colonial Import Duties, cigars or cigarettes pay a duty of 12s. 4d. per lb., with 25 per cent. *ad valorem* in addition (there is no "British Preferential Tariff" in such articles), the duty would appear to work out at 8s. 8d. As he has already paid 1s., they appear to be overcharging him to the extent of 2s.

J. D. (West Kirby) and J. W. L. (Hackney) tell us of the latest dodge of H. B. Edwards, 137, St. Alban's Avenue, Chiswick, the "shipping enquiry agent." He advertises that a 3,000 ton vessel requires the services of all kinds of officers, from doctor to bar-keeper. Those who respond get a printed circular stating that "the owners, in order to prevent any delay in date of sailing, etc., require successful applicants to invest a sum of money (amount to be decided in accordance with position required) which they guarantee to return in full on day of departure." In the case of J. W. L. he also sent his ordinary circular, stating that for 2s. he would send information which would enable him to obtain a situation on a liner. Our readers will be aware that we have often issued warnings against Edwards. No decent steamship company would have anything to do with such a man.

J. R. S. (London, S.W.) tells us that the "James Lawrence" who cashes the P.O.'s sent by the Pan-Asiatic Company's dupes is connected with the Dorado Watch Company (which we have so often exposed). He is said also to be interested in the Goldware and Electro Company, 23, Australian Avenue, and the Kingsway Supply Company, 300, Clapham Road. It is stated that his mail averages from 1,000 to 1,500 letters daily, but how many of the letters contain P.O.'s and how many abuse is *not* mentioned.

"Riff-raff" (Bromsgrove).—We will try to be better in future.

J. G. K., Jr. (Liverpool), says that if he were King of England he would make us Prime Minister at once. What a pity he's a junior!

J. C. S. (Blackheath).—Yes, if we were Prime Minister we certainly would deal with rackrents, especially upon property taken from lessees, but we could not do everything at once.

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R. M. (St. Alban's).—We had neither time nor inclination to hear Mr. C. J. Stewart lecture at the Institute of Bankers on "The Administration of the Public Trustee Act." Considering it has been in force for only a few weeks, the title of the lecture sounds a little previous.

The Secretary of the Exchange Business Bureau, of 30, Windermere Road, Ealing, tells us they have decided to waive the prepayment of the appointment charge of 2s. 6d. and to deduct it in future from the first amount due for successful business introduction. We are glad to hear it.

W. M. (Liverpool), H. V. B. (Salford), A. E. W. (Kensington), A. G. (Liverpool), A. M. M. (Birmingham), K. C. (High Wycombe), W. S. (Aldershot), A. L. J. (Kensington), W. T. (Bermondsey), W. A. H. (Maida Vale), H. O. S. (London), J. T. K. (Durham), A. I. (Ingatestone), J. B. M. (Dundee), A. C. D. (Newcastle-on-Tyne), W. L. (Sheffied) and others.—We are afraid you took our "Bull's Eye" too seriously.

J. W. H. (Devonport).—We understand that the Mint Publishing Company is re-organising its publication, and would suggest your communicating direct with the Editor of the paper.

F. C. T. (Barnes), J. P. T. (London) and others.—"Rendered service to his country and his King" was simply used as a common-place expression.

Mr. Ben Turner of the Weavers' Office, Batley, wishes us to know that the Dewsbury trams are controlled by the British Electric Traction Company. We have never said anything to the contrary.

A. E. T. (London).—The matter is quite out of our line. You should consult a Mincing Lane merchant.

G. A. H. —The "Homes for Destitute Children," 165, Church Street, Lower Edmonton, are apparently a branch of a similarly named charity carried on in the Harrow Road. They are Roman Catholic homes, under the control of the Rev. Father Bans, and are perfectly genuine and worthy of support—though there might be a difference of opinion as to the advisability of collecting in theatres twice during a single performance.

A. A. (Inverkeithing) is a licensed grocer, and observes that people now spend much more on amusement, and less on drink, than they used to. He is, consequently, heartily in favour of our proposal to tax theatre and music-hall tickets, as is done in most foreign countries.

"A Reader" (Worcester) points out that Mr. Harold Elverston, the recent Liberal candidate, was also guilty of utilising the Royal Standard in connection with his election literature, and thinks that he should, therefore, be censured, as well as the Tories. We quite agree.

MR. DAVID JONES, ex-chairman of the N. Carnarvon Monthly Assembly, writes us a long letter in favour of State restriction of juvenile smoking, in reply to a paragraph which recently appeared in favour of the Englishman's inalienable right to his pipe. The two things, however, are quite distinct.

S. R. (Penarth) sends us two closely-written pages of startling specimens of "Religious Blasphemy," but for the moment we are glad to be done with the subject.

W. P. I. (Clapham).—We are tired of Salvation Army blasphemy.

M. F. H. (Upton Park) and A. S. (Tottenham).—We should be only too pleased to oblige, but "speaking in a letter" is a legitimate phrase. Have you never heard of the Spoken Word?

HASSAN YESSUN, MED BEY (El Kharbuthy House, Darb El Kusr Street, Khalifa Kism, Cairo, Egypt) asks us to send him our "general illustrated catalogue," as he wants to buy something "from its precious goods." We regret that we can only offer him one quality of JOHN BULL, but that is the best.

S. L. (Aberystwyth).—We agree that a "new lot of second-hand theology" might be misconstrued. But what does he want, another New Theology?

"BASHFUL BACHELOR" is in search of a wife, and does not know how to find her. He is a stranger in London, and has but few friends. He can afford to marry, but wants us to tell him how he can get the woman he wants. He tells us he knows that, if he sees a girl in the train, car, 'bus, or street, he must not speak to her, even if he wants to. Also that, if he goes to the music-hall or theatre, he dare not take the initiative. Even in church, he must be silent till he is introduced, and he has no one to introduce him. So far, he appears to have been polite and prudent, but he goes on to say that the other day he saw just the girl, and followed her for miles, but nothing came of it. The only thing we can suggest to him is that he should follow the example of the man who boasted that he made up to every girl he met. Someone asked him if he did not get a lot of snubbing, and he replied, "Yes, but I get a lot of flirting."

F. M. B. (Burdett Road) says the has "painted the signs of John and dog in all forms possible." What signs? It sounds like astrology. He asks, will we pray tell him where is Windsor Castle? But we are not a guide to public-houses.

W. E. S. (West Kensington).—It is very kind of you but we have no time to read long extracts from the *Daily Mail* when you have not marked them?

J. U. (Walthamstow) had to pay a deposit of two pounds to his gas company, and thinks he ought to have interest on the amount. Most gas companies do allow interest, and we advise our correspondent to keep on protesting. He might canvass all his neighbours, and get up quite a big agitation.

W. H. (Wood Green) sends us one of the worst Limerick last lines we have ever seen, but happily the craze seems to be dying a natural death, and we have said all we care to say on the subject

A. G. (London, W.C.) and W. S. (North Finchley) disagree with us about the writer of our Human Document No. XVII. We did not mean that everyone who runs into debt or fails in life necessarily lacks grit. We merely judged by the internal evidence of the letter. We agree with W. S. that "there is too much callousness, selfishness, heartlessness in the world." But surely he is a bit heartless himself when he exclaims, "I would to God that many of those who are comfortably off might be reduced to poverty." We, on the other hand, would prefer to see everybody comfortably off.

W. H. (Bermondsey) tells us that he is working in one of the Salvation Army shelters as a paper sorter, and has to deal with the bags which come from the office of one of the papers running Limerick Competitions. He has come across a score or more of these letters absolutely unopened. There are hundreds of other cases where the envelope has been simply slit along the top, the P.O. taken out, and the Limerick left inside untouched. The men engaged in this sorting naturally like to get hold of these bags. He says that, having in this way obtained some P.O.'s crossed with the name of the paper, to pass them away he determined to try his luck as a last liner.; imagine his surprise when, a week after, he fished out his envelope unopened! Nothing surprises us in connection with the Limerick frauds.

"A JOHN BULL READER" (Sheffield), R. C. B. (Morecambe), R. H. G. (Newport), W. S. (Sunderland), P. P. (Plymouth), P. S. (Clapham), E. W. (Pudsey), E. B. W. (Plymouth), W. P. (Chichester), "EMISTA" (Swansea), O. L. (Yeovil), "SAN TOY" (Grosvenor Place), F. H. P. F. (Erdington), T. B. P. (Oldham), "TAFF" (Abercrave), A. M. (Herne Hill), F. W. L. (Derby), J. B. (East Croydon), "HAL GIAN" (Clapham), W. J. J. (Pontypool), J. W. (Hornsey Rise), P. J. (Stoke Newington), A. P. G. (Neal Street), F. M. (Greenhead), "CLAPPER" (Birkenhead), T. S. (Bicester), R. W. M. (Clifton), A. E. F. (Bristol), E. H. (Catford), W. T. W. (Tunbridge Wells), G. H. (Palmer's Green), J. B. (Blaina), "WESSEL" and C. W. H. (Leicester), J. H. (Lochwinnoch), D. C. G. (Glasgow), H. A. D. (Upper Holloway), "PUGGY" (Brixton Hill), E. W. G. (Balham), A. G. (Garston), E. L. (Liverpool), "CYMRO" (Aberdare), "A CONSTANT READER" (Leicester), K. L. (Kensington), C. T. (Finchley Road), W. K. (Richmond), F. B. (Sheffield), E. W. D. (Woodbridge), J. A. (Norfolk Street). Thank you kindly. Not a word you have written shall escape us.

(We regret we are obliged to hold over a large number of replies.)

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RACING NOTES.

By W. Lotinga.

("Larry Lynx" of "The People," and "Magpie" of "The Globe.")

Hurst Park Couldn't Do It?

As a somewhat unusual event, a race meeting, at Woodbridge, has been postponed for a year in consequence of the illness of one of its chief supporters.

The Opposite to Most Jockeys.

Mason is a great believer in freehold property as an investment, and at the present rate of advancement should one day be "Lord of the Manor," Hoylake way.

Will They Over the Grand Military?

Bookmakers who have, of course, been living on their "losses," admit that it is long odds on them if they get the "stuff," although the ex.'s are badly against them.

Just what we Suffer.

French entries are much smaller than ours here, but the fact that they give such huge stakes is brought about by the enormous "gates"—particularly throughout the winter.

Fosters the Wrong 'un.

The Betting Bill has caused many bookmakers to go on to the course, while the number of "dud" offices that are opening everywhere is extraordinary. Good old Government!

A Lincoln Fancy.

Just prior to Ascot, where Forerunner II. won the Wokingham Stakes, Prospector well beat him at even weights, which would mean that the two-year-old could have won the sprint handicap with about 7st. 7lbs.

There Is No Compulsion.

Many of us vow that it would be advantageous for racing to stop altogether after Jockey Club rule ends, until February. We could all abstain from going individually as it is, but, whatever we say, we never do.

No Home Rule.

Jimmie Hare and the famous Beaufort Club man, Charlie Jones, have gone shares in Ireland—the gee, not the country. The erstwhile two-year-old crack of Sir Blundell Maple's has been racing in South Africa.

They All have their Days.

It is never possible to decide who is the *best* jockey, but I have heard equally experienced men declare, in turn, that Mason, Cowley, and Newey stand alone. Even a great many jockeys themselves swear by Cowley and Mason.

Melano is Usually Second.

There are not many owners who express such a straightforward opinion (and mean it) as does Mr. A. Stedall, in regard to his being quite satisfied for horses in the same stable to oppose his own, and be pleased as long as somebody gets the plum.

His Son is Following Him.

Mr. C. S. Newton, owner of a few horses, was a fine amateur horseman, and also gained his Henley blazer. Forty years ago he was in the Oxford crew which won the "Grand," and had also previously been in the Ladies' winning eight when at Eton.

It's 6 to 4 On Them.

Our friends the bookmakers' specious advertisements (at costly rates) on queries to us as to whether "we are making it pay," "we want the best possible terms"—or "the most reliable turf accountants who pay." What backers really want—and don't get—are winners.

A Mistake.

Many moderate horses are picking up £60 and £70 hurdle races just now wholly because owners of others engaged argue "What is the good of winning such a stake with a useful horse?" Thus many of them clash later on for the rather more valuable prizes, which they cannot all win, and in most cases the substance-and-shadow business applies.

He Won the Gold Cup Ten Years Ago.

The late Major Dalbiac actually won a race with a steeplechaser, after the horse had been shot in the quarters during the Egyptian war. He himself was seriously wounded, and, being attended on the field by a doctor, was informed that he could not live a quarter of an hour, and therefore asked for his last wishes. The prompt reply was: "I'll bet you a fiver you're wrong," and the gallant soldier lived to win his gruesome wager and to ride many a winner subsequently.

And What of Postscript?

Some of the names which owners have wished to adopt for their horses have very rightly been refused on the ground that the nomenclature was claimed some years ago by other animals. Yet such policy does not seem to be absolutely universal, for there is now running a jumper named Cassette, the name of a somewhat notorious (by reason of her lack of size), if not famous, winner of the Grand National.

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How Owners Suffer.

The authorities have now dropped the payment of fixture fees, and I hope it is only a forerunner of the relaxation of the very considerable levying upon owners of fees for this, that, and the other. There should be no fees, so that a man knows exactly what it costs him to own a horse. It would make ownership practicable to many; while, if the executive or officials are entitled to fees, they should be received as salaries.

A Concocted Belief.

How invariably, if ever a very moderate steeplechaser is sold, we immediately read "that he has been purchased with a view to the Grand National." Broadly, it may be said that EVERY steeplechaser in training is being trained with a view to the Grand National; but directly an animal is sold for £200 or £300, the very vague possibility is made a stereotyped paragraph of. The only result can possibly be for a few credulous and impetuous backers to lose a little money with the foreign agents.

Apropos of This Week's National Hunt 'Chases.

I have a suggestion to make which will anyhow meet with the approval of the now none too numerous band of amateur jockeys. My idea is that some *extra* allowance for gentlemen riders under N.H. Rules should be made similarly to what has of late been permitted in the case of jockeys who have not ridden a certain number of winners. If neophytes who earn their living at the game as horsemen need some allowance when opposing experienced professionals, surely an amateur, who rides but very occasionally, is entitled to further consideration, and especially additional encouragement. If gentlemen were granted, say, 5lbs. in races of any value (thus varying the present rule), it would be an inducement, while the enactment could also be made to apply to the number of winners they were entitled to ride prior to forfeiting both the amateur *and* the apprentice allowance.

Scarcity of Amateurs.

As it is, how can we expect our amateur horsemen to multiply and become proficient when they have to take the risks of a fall in riding their own horses, and at the same time are placing their animals at a great disadvantage, when an experienced professional in daily practice can be procured at a trifling fee? Isn't the matter worth thinking about before another jumping season, just when we are all lamenting the great lack of "gentlemen jockeys"?

Prophetic.

Those who unluckily lost their money upon RAZORBILL, at Sandown, should not miss following the horse, under professional handling, to-day (Thursday) at Warwick, where BREEMOUNT is fancied for the National Hunt Steeplechase, although it is never safe to wager upon such a race. Whether he runs in the Juvenile Steeplechase here, or at Hurst Park, BALLYMACOLL must be supported, and it would probably be to-day (Thursday), so as not to oppose ANTE, who has only a 4lb. penalty on Friday at Hurst Park.

THE PERFORMER.

(V.A.F.)

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